

GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

AGRICULTURE – Weather Based Crop Insurance Scheme (WBCIS) – Rabi 2011- 12 – Notification for Mango and Banana - for implementation of the Scheme - Orders – Issued.

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AGRICULTURE & CO – OPERATION (FPII) DEPARTMENT

G.O.Rt.No. 7

Dated :03.01.2012.

Read :

1. From the Commissioner & Director of Agriculture, A.P., Hyderabad, Letter No.Crop.Ins.(2) 601/2011, dated :14.12.2011.

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ORDER:

The following Notification shall be published in the A.P. State Gazette:

NOTIFICATION

The Government of Andhra Pradesh hereby notify the Mango and Banana Crop (Fruit) in the following districts for implementation of pilot Weather Based Crop Insurance Scheme (WBCIS) during Rabi 2011- 12 in Andhra Pradesh. The main features / Operational Modalities of the scheme and Term Sheets vide Annexure I to IX in respect of Mango Crop and in Annexure I to XIII in respect of Banana crop are appended to this Order.

SL. No.	District	Crop proposed Notify
1.	Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, Krishna, Kadapa, Kurnool, Chittoor, Rangareddy, Mahaboobnagar, Nalgonda, Warangal, Khammam, Karimnagar and Adilabad (16 districts)	Mango
2.	Vizianagaram, East Godavari & YSR Kadapa (3 districts)	Banana

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

V. NAGI REDDY
PRINCIPAL SECRETARY TO GOVERNMENT

To
The Commissioner of Printing & Stationery (Printing Wing),
Chanchalguda, Hyderabad, with a request to publish the Notification in
the A.P. Extraordinary Gazette and supply 10 copies of the same.

The Commissioner & Director of Agriculture, A.P., Hyderabad.

Copy to the Deputy General Manager AIC of India Limited, Hyderabad.
Sf/Sc.

// FORWARDED BY ORDER //

SECTION OFFICER

**Notification of Mango Crop under Pilot Weather Based Crop Insurance
Scheme during Rabi 2011-12 season.**

THE MAIN FEATURES / OPERATIONAL MODALITIES

Weather Based Crop Insurance Scheme (WBCIS) helps to mitigate the hardships of the farmers against the likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Temperature, Rainfall, Humidity etc. In accordance with the administrative instructions of the Department of Agriculture & Cooperation of Ministry of Agriculture, Government of India vide their letter **ref.no.13011/01/2008-credit II dated 10th March, 2011**, Government of Andhra Pradesh is implementing WBCIS on Pilot basis during Rabi, 2011-12 season for Mango Plantations in all the Mandals of Adilabad, Karimnagar, Mahabubnagar, Rangareddy, Nalgonda, Warangal, Khammam, Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, Krishna, Chittoor, Kurnool and Kadapa districts.

1. CROP NOTIFIED:

MANGO Plantations in all the mandals of **Adilabad, Karimnagar, Mahabubnagar, Rangareddy, Nalgonda, Warangal, Khammam, Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, Krishna, Chittoor, Kurnool and Kadapa** districts.

2. REFERENCE WEATHER STATIONS:

The lists of Reference Unit Areas (RUAs) in the respective districts notified along with a list of corresponding Reference Weather Stations (RWS) and Back up Weather Stations (BWS) is annexed (annexure-**II.1 to II.16**). In case of non availability of weather data from the mentioned Reference Weather Stations or from Back up Weather Stations, as alternative, State Govt. Mandal level Rainguage Stiations/IMD Weather Stations will be considered for weather data updating.

3. AREA APPROACH:

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas situated around the reference weather stations, which is deemed to be reflective of the Reference Weather Stations' for weather data. To the extent feasible, such Reference Unit-Area shall be restricted to Mandal for notified weather parameters.

4. CULTIVATORS ELIGIBLE FOR COVERAGE:

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Plantation i.e., Mango either Irrigated or Unirrigated in any of the Reference Unit Areas shall be eligible for coverage. The Scheme shall be:

Compulsory: For all LOANEE APPLICANT CULTIVATORS i.e. those who have sanctioned Credit Limit from Financial Institutions (Co.op Banks, Commercial Banks including private commercial Banks, RRB's etc.) for the Notified Crops in a Reference Unit Area.

Voluntary: For NON-LOANEE CULTIVATORS i.e. those who do not have Sanctioned Credit Limit from any Financial Institution for the Notified Crops in a Reference Unit Area.

5. PERILS COVERED:

Following are the weather perils, which are deemed to cause “Adverse Weather Incidence” affecting crop health, leading to crop loss, would be covered under the Scheme:

- i) Excess/Unseasonal Rainfall
- ii) Pests & Diseases (High Rh & Low Temp.)
- iii) Daily Temperature Fluctuation
- iv) Daily Maximum Wind Speed

6. RISK PERIOD : Risk period commences from 1st January, 2011 to and the table containing the coverage periods at phases as given here:

Table-1: Coverage details:

S.No	Name of the cover	Period: From ---- to ----
1	Excess/Unseasonal Rainfall Cover	1 st January, 2012 to 29 th February, 2012
2	Cover against Pest and Disease incidence	1 st January, 2012 to 29 th February, 2012
3	Daily Temperature Fluctuation Cover	1 st January, 2012 to 15 th March, 2012
4	Daily Max Wind Speed Cover	1 st March, 2012 to 31 st May, 2012

7. RISK ACCEPTANCE PERIOD: From the date of notification till 31st December, 2011

8. SEASONALITY DISCIPLINE: Seasonality Discipline and the broad cut-off dates are indicated below:

Table-2:

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers
1	Cut off date for risk coverage	Having availed the Loan/Sanctioned Credit Limit from 01-07-2011 till 31 st January, 2012	Submission of Proposals on or before 31 st January, 2012
2	Submission of Decl. by Nodal Banks to AIC of India Ltd.,	On or before 29 th February, 2012	On or before 15 th February, 2012
3	Insurance Intermediaries/Micro Insurance Agents to AIC of India Ltd.,		On or before 15 th February, 2012

9. COVERAGE PROCEDURE:

- (a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS).
- (b) Insurance coverage of Non-loanee cultivators shall be through the existing network of (FIs) at the grass-root level; Dept. of Horticulture/Agriculture, the Insurance Intermediaries, Micro Insurance Agents and Authorised Representative of AIC.
- (c) Nodal Bank Branches shall be paid by AIC a service charge of 5% on the actual premium amount remitted by them, being in the nature of sharing the incidental management expenses incurred by them for servicing the Scheme.
- (d) Operational Modalities to the Financial Institutions are annexed here(annexure – **IX**)

10. SUM INSURED:

Rs.450/- per tree in the age group of 5-15 years and **Rs.800/-** per tree in the age group of 16-50 years.

Loanee Applicant Cultivator's: 'Area under cultivation' for the Notified Plantation as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL) "by the Lending FI, multiplied by the stipulated Sum Insured per hectare i.e., on average for 100 mango trees coverage.

Non-Loanee Cultivators: The Cultivators shall declare the 'area under cultivation' for each Notified Plantation in the Insurance Proposal Form. Similar to loanee the coverage of hectare means average of 100 mango trees.

11. PREMIUM RATE, SUBSIDY AND REMITTENCE OF PREMIUM:

A ready reckoner of Premium sharing, subsidy portion and farmer's Contribution is presented in the table. The farmer's contribution is exactly 50% of the total premium i.e., **6%** of Sum insured. The balance premium shall be shared by Central Govt. and Government of Andhra Pradesh on 50:50 basis and released as upfront subsidy and for AIC the risk incepts only upon receiving the full premium.

The premium shall be remitted through Demand Draft favoring "AIC of India, A/c no.**008010200023922** payable at **Hyderabad**". Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

TABLE SHOWING THE PREMIUM SHARING FOR MANGO PLANTATIONS								
Age of the Tree	S.I per Tree Rs./-	Actuarial Premium Rate	Premium Rs./-	Subsidy from State Govt. Rs./-	Subsidy from Govt. of India Rs./-	Farmers Contribution Rs./-		
						Per tree	Per Acre	Per Hectare
5-15 Yrs.	450	11.50%	51.75	13	13	26	1,040	2,600
16-50 Yrs	800	11.50%	92.00	23	23	46	1,840	4,600

12. COMPENSATION PAY-OUT: Payout computation would be based on the notified weather parameters and the details of triggers are specified in the term sheets as shown in item 17. Maximum payout will be limited to Sum Insured.

TRIGGER WEATHER: Trigger Weather is pre-defined and being notified as per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement of Mango in all the mandals of all these 16 districts being notified. The relevant term sheets applicable for these mandals of the said districts are annexed herewith (Annexure **I.1 to I.16**)

13. SUBMISSION & STORING OF WEATHER DATA: Weather data will be provided by Automatic Weather Stations set up by Andhra Pradesh State Disaster Mitigation Society of planning dept. of Govt. of Andhra Pradesh to AIC on day to day basis for the insured period i.e., from 1st January, 2012 to 31st May, 2012.

REFERENCE WEATHER STATION: This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., mandal (as detailed in the annexure) operating for the relevant Reference Unit Area for generating the Weather Data during the current season based on which payouts are processed.

BACK-UP WEATHER STATION: It is a substitute Weather Station to be used only in case the weather data from the specified Reference Weather Station for the current season is unavailable/defective for any reason. Names of both Reference and Back-up Weather Stations are detailed in annexure **II.1 to II.16**.

14. PAY-OUT DISBURSEMENT:

- Pay-outs would normally be made by AIC to the Nodal Banks in respect of loanee and to insured non-loanee farmers who are enrolled directly or through other channels.
- So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Payouts would be automatically computed by AIC on the basis of Actual Weather Data received and the Pay-out would be automatically credited to the Insured's Bank Account.

15. ADMINISTRATION OF THE SCHEME:

The Scheme shall be administered by AIC whose responsibilities are subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/Govt. Departments/Committees as laid down in the Scheme Document and its Operational Modalities.

16. PUBLICITY & AWARENESS:

Dept. of Horticulture/Agriculture would take up wide publicity and awareness camps in coordination with AIC to popularize the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

17. TERM SHEET:

The term sheets contain the details of triggers for Excess/Unseasonal Rainfall, Average Relative Humidity, Maximum & Minimum Temperature and Maximum Wind speed wherever applicable.

18. LIMITATIONS & DISCLAIMERS:

- (a) The Scheme is NOT a Yield Guarantee Scheme, and is based on “Area Approach” as opposed to “Individual Approach” – whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:
- (b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/ personal statement/ declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

Enclosures:

- 1. Annexure I.1.a to 1.16.g -- Term Sheets for the 16 districts being notified
 - 2. Annexure II.1 to II.16 -- Notified RUAs & List of AWS/BWS for the 16 districts
 - 3. Annexure III -- WBCIS Proposal Form
 - 4. Annexure IV -- WBCIS Declaration Form (Loanee)
 - 5. Annexure V -- WBCIS Declaration Form (Non-loanee)
 - 6. Annexure VI -- WBCIS Declaration Form (Insurance Intermediary)
 - 7. Annexure VII -- Proforma of List of Cultivators – Loanee Farmers
 - 8. Annexure VIII -- Proforma of List of Cultivators – Non-loanee Farmers
 - 9. Annexure IX -- WBCIS Guidelines for Bankers
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MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Rebbana, kagaznagar, Sirpur (T), Koutala,

Annexure I.1.a

State: **ANDHRA PRADESH**Unit : **Tree**District : **ADILABAD****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	31	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12Mandals : **Nennal**

Annexure I.1.b

State: **ANDHRA PRADESH**Unit : **Tree**District : **ADILABAD****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	31	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12Mandals : **Mandamarri**

Annexure I.1.c

State: **ANDHRA PRADESH**Unit : **Tree**District : **ADILABAD****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	31	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
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Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
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Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12Mandals : **Mancheryal**

Annexure I.1.d

State: **ANDHRA PRADESH**Unit : **Tree**District : **ADILABAD****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
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Max. Temperature (in °C)	31	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12State: **ANDHRA PRADESH**District : **ADILABAD**

Mandals : Talamadugu, Tamsi, Gudihathnoor, Ichoda, Bajrahatnoor, Boath, Neredigonda, Sarangapur, Kuntala, Kubeer, Bhainsa, Tanur, Mudhole, Lokeshwaram, Dilwarpur, Nirmal, Laxmanchadda, Mamda, Khanpur

Annexure I.1.e

Unit : **Tree****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	31	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Adilabad, Jainad, Bela, Narnoor, Indervalli, Kaddampeddur, Utnoor, Jainoor, Kerameri, Sirpur(U), Jannaram

Annexure I.1.f

State: **ANDHRA PRADESH**Unit : **Tree**District : **ADILABAD****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	31	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12Mandals : **Jaipur**

Annexure I.1.g

State: **ANDHRA PRADESH**Unit : **Tree**District : **ADILABAD****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	31	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Dandepalli, Luxettipet, Kasipet, Tiryani, Asifabad, Wankdi

Annexure I.1.h

State: **ANDHRA PRADESH**Unit : **Tree**District : **ADILABAD****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	31	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12Mandals : **Chennur, Vemanpalli , Kotapalle**

Annexure I.1.i

State: **ANDHRA PRADESH**Unit : **Tree**District : **ADILABAD****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	31	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12Mandals : **Bellampalli**

Annexure I.1.j

State: **ANDHRA PRADESH**Unit : **Tree**District : **ADILABAD****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	31	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Tandur, Bheemni, Dahegoan, Bejjur

Annexure I.1.k

State: **ANDHRA PRADESH**Unit : **Tree**District : **ADILABAD****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	31	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12**Annexure I.2.a**State: **ANDHRA PRADESH**

Mandals : Medipalle, Kathlapur., Metpalle,

Unit : **Tree**District : **KARIMNAGAR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	31	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12**Annexure I.2.b**State: **ANDHRA PRADESH**

Mandals : Mallial, Pegadapalle, Kodimiyal

Unit : **Tree**District : **KARIMNAGAR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	31	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Annexure I.2.c

State: **ANDHRA PRADESH**

Mandals : Koratla, Ibrahimpatnam, Mallapur

Unit : **Tree**District : **KARIMNAGAR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	31	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12**Annexure I.2.d**State: **ANDHRA PRADESH**

Mandals : Koheda, Chigurumamidi, Bejjanki, Thimmapur, Manakondur, Ramadurg, Choppadandi, Gangadhara, Julapalli, Peddapalli, Dharmaram, Ramagundam, Sultanabad, Boinpalli, Ellanthakunta, Ramadugu

District : **KARIMNAGAR**Unit : **Tree****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	31	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Annexure I.2.e

State: **ANDHRA PRADESH**

Mandals : Jagityal, Gollapalli, Velagatoor

Unit : **Tree**District : **KARIMNAGAR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	31	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12**Annexure I.2.f**State: **ANDHRA PRADESH**District : **KARIMNAGAR**

Mandals : Husnabad, Bheemdevarapalli, Elkathurthi, Kamalapur, Huzurabad, Kesavapatnam, Saidapur, Jammikunta, Veenavanka, Odela, Srirampur, Mutharam Manthani, Kamanpur, Manthani, Malharrao, Kataram, Mahadevpur, Mutharam(Mah)

Unit : **Tree****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	31	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Commulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12**Annexure I.2.g**State: **ANDHRA PRADESH**

Mandals : Sircilla, Mustabad, Gambhiraopet, Yellareddipet, Konaraopet, Vemulawada, Chandurthi,

Unit : **Tree**District : **KARIMNAGAR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	31	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Annexure I.2.h

State: **ANDHRA PRADESH**

Mandals : Raikal, Sarangapur, Dharmapuri

Unit : **Tree**District : **KARIMNAGAR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	31	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12State: **ANDHRA PRADESH**District : **MAHABUBNAGAR**

Mandals : Atmakur, Wanaparthy, Pebbair, Pangal, Veepanagandla, Kollapur, Kothakota, Kudair, Peddakothapalle, Lingal, Amrabad, Balmoor, Telkapalli, Gopalpet, Nagarkurnool, Uppunuthala, Atchempeta

Annexure I.3.a**Unit : Tree****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	33.0	35.0	36.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals: Balanagar, Nawabpet, Keshampet, Mahabubnagar, Devarakadra, Dhanwada, Mangasnoor, Makthal, Narva, C C Kunta, Kondurg, Faruqnagar, Kothur

Annexure I.3.bState: **ANDHRA PRADESH**Unit : **Tree**District : **MAHABUBNAGAR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	33.0	35.0	36.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Bommraset,

Annexure I.3.cState: **ANDHRA PRADESH**Unit : **Tree**District : **MAHABUBNAGAR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	33.0	35.0	36.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Damaragidda, Narayanpet, Utkoor

Annexure I.3.dState: **ANDHRA PRADESH**Unit : **Tree**District : **MAHABUBNAGAR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	33.0	35.0	36.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Doulatabad

Annexure I.3.eState: **ANDHRA PRADESH**Unit : **Tree**District : **MAHABUBNAGAR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	33.0	35.0	36.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Ghattu, Dharur, Gadwal, Maldakal, Aiza, Waddepalli, Manopadu, Alampur, Itikyal

Annexure I.3.fState: **ANDHRA PRADESH**Unit : **Tree**District : **MAHABUBNAGAR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	33.0	35.0	36.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Jadcherla, Talakondapalli, Amangal, Madgul, Midjil, Veldanda, Vangoor, Kalwvakurthy,
Thimmarajipeta, Bhootpur, Addakal, Ghanpur, Bijinepalle, Tandur, Peddamandadi

Annexure I.3.gState: **ANDHRA PRADESH**Unit : **Tree**District : **MAHABUBNAGAR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	33.0	35.0	36.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Kodangal

Annexure I.3.hState: **ANDHRA PRADESH**Unit : **Tree**District : **MAHABUBNAGAR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	33.0	35.0	36.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Kosigi, Maddur, Koilkonda, Hanwada

Annexure I.3.iState: **ANDHRA PRADESH**Unit : **Tree**District : **MAHABUBNAGAR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	33.0	35.0	36.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12**Annexure I.4.a**State: **ANDHRA PRADESH**Mandals : Ibrahimpatnam, Hayathanagar, Ghatkesar, Uppal, Keesara, malkajigiri,
Shameerpet, MedchalUnit : **Tree**District : **RANGAREDDY****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Annexure I.4.b

State: **ANDHRA PRADESH**

Mandals : Kandukuru

Unit : **Tree**District : **RANGAREDDY****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12**Annexure I.4.c**State: **ANDHRA PRADESH**

Mandals : Maheshwaram, Shamshabad, Saroornagar

Unit : **Tree**District : **RANGAREDDY****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Annexure I.4.d

State: **ANDHRA PRADESH**

Mandals : Manchal, Yacharam

Unit : **Tree**District : **RANGAREDDY****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Annexure I.4.e

State: **ANDHRA PRADESH**

Mandals : Moinabad, Rajendranagar, Shankarapalli, Serilingampalli, Balanagar, Qutbullapur

District : **RANGAREDDY**

Unit : **Tree**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan		15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Annexure I.4.f

State: **ANDHRA PRADESH**

Mandals : Parigi, Doma, Kulkacherla, Gandeed, Yelal, Tandur, Basheerabad,

Unit : **Tree**District : **RANGAREDDY****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Annexure I.4.g

State: **ANDHRA PRADESH**

Mandals : Pudur, Chevalla, Shabad

Unit : **Tree**District : **RANGAREDDY****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12**Annexure I.4.h**State: **ANDHRA PRADESH**

Mandals : Vikarabad, Marpalli, Mominpet, Nawabpet, Bantaram, Peddemul, Dharur,

Unit : **Tree**District : **RANGAREDDY****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	33.0	35.0	37
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Alair

Annexure I.5.aState: **ANDHRA PRADESH**Unit : **Tree**District : **NALGONDA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure							
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85.00	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140.0	6.00	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12Mandals : Atmakur (M), Gundala, Thirumalagiri, Tungathurthi, Nuthankal,
Jajireddigudem, Saligouraram, Mothkur**Annexure I.5.b**State: **ANDHRA PRADESH**Unit : **Tree**District : **NALGONDA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Bommala Ramaram, Pochampalli

Annexure I.5.cState: **ANDHRA PRADESH****Unit : Tree**District : **NALGONDA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Bhuvanagiri

Annexure I.5.d

State: **ANDHRA PRADESH**Unit : **Tree**District : **NALGONDA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Bibinagar

Annexure I.5.eState: **ANDHRA PRADESH**Unit : **Tree**District : **NALGONDA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure							
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85.00	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140.0	6.00	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12State: **ANDHRA PRADESH**District : **NALGONDA**

Mandals :Chityal, Narketpalli, Narayanpur, Munugode, Chjandur, Kangal, Chintapalli, Nampalli, Gurrapod, Anumula, Devarakonda, Pada Adiserlapalli, Peddavura, Gundlapalli, Chandampet

Annexure I.5.f**Unit : Tree****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Choutuppal

Annexure I.5.gState: **ANDHRA PRADESH**Unit : **Tree**District : **NALGONDA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure							
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85.00	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140.0	6.00	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12State: **ANDHRA PRADESH**District : **NALGONDA**

Mandals : Nalgonda, Thipparthi, Vemulapalli, Penpahad, Munagala, Nandigudem, Thripuraram, Miryalaguda, Garidepalli, Chilukur, Kodad, Nidamanur, Damercharla, Neredcherla, Mattampalle, Mellacheruvu, Huzurnagar,

Annexure I.5.h

Unit : **Tree****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Turkapalli, Rajapet, Gundala

Annexure I.5.iState: **ANDHRA PRADESH**Unit : **Tree**District : **NALGONDA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Valigonda, Ramannapet, Kattangur, Nakrekal, Kethepalli, Suryapet, Atmaklur (S), Mothe, Chivemula,

Annexure I.5.jState: **ANDHRA PRADESH****Unit : Tree**District : **NALGONDA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Yadagirigutta

Annexure I.5.k

State: **ANDHRA PRADESH**Unit : **Tree**District : **NALGONDA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Dharmasagar, Zaffergadh,

Annexure I.6.a

State: **ANDHRA PRADESH**Unit : **Tree**District : **WARANGAL****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12Mandals : Ghanpur Stn., Narmetta, Raghunathapalli, Lingala Ghanpur,
Devarauppal, Govindaraopet**Annexure I.6.b**State: **ANDHRA PRADESH**Unit : **Tree**District : **WARANGAL****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12Mandals : Kesamudram, Nekkonda, Chennaraopet, Khanapur, Narsampet,
Nailbelli, Mulugu, Venkatapur**Annexure I.6.c**State: **ANDHRA PRADESH**Unit : **Tree**District : **WARANGAL****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Kuravi, Dornakal

Annexure I.6.d

State: **ANDHRA PRADESH**Unit : **Tree**District : **WARANGAL****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Maddur, Cheriya, Bachannapet, Jangaon

Annexure I.6.e

State: **ANDHRA PRADESH**Unit : **Tree**District : **WARANGAL****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12Mandals : Mahaboobabad, Gudur, Kothagudem, Tadvai, Eturunagaram,
Mangapet, Warangal**Annexure I.6.f**State: **ANDHRA PRADESH**Unit : **Tree**District : **WARANGAL****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Maripeda

Annexure I.6.g

State: **ANDHRA PRADESH**Unit : **Tree**District : **WARANGAL****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Rayaparthi, Palakurthy, Kodakandla

Annexure I.6.h

State: **ANDHRA PRADESH**Unit : **Tree**District : **WARANGAL****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Thorrur, Narsimulupeta, Nellikuduru, Parvathagiri

Annexure I.6.i

State: **ANDHRA PRADESH**Unit : **Tree**District : **WARANGAL****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

State: **ANDHRA PRADESH**
 District : **WARANGAL**

Mandals :Wardhannapet, Hasanparthi, Hanmakonda, Sangem, Geesukonda,
 Duggondi, Atmakur, Shyampet, Parkal, Regonda, Mogullapalli, Chityal, Ghanpur
 BhooPallipalli

Annexure I.6.j

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.0	36
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Sattupalli

Annexure I.7.a

State: **ANDHRA PRADESH**Unit : **Tree**District : **KHAMMAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandal : Penuballi

Annexure I.7.b

State: **ANDHRA PRADESH**Unit : **Tree**District : **KHAMMAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12Mandal : Palwancha, Wazeed, Venkatapuram, Cherla, Pinapaka, Gundala,
Manuguru, Aswapuram

Annexure I.7.c

State: **ANDHRA PRADESH**Unit : **Tree**District : **KHAMMAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandal : Mulakalapalli, Burgampahad, Badrachalam, Dummugude

Annexure I.7.d

State: **ANDHRA PRADESH**Unit : **Tree**District : **KHAMMAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12Mandal : Kallur, Enkoor, Julurpad, Singareni, Kamepalli, Garla, Bayyaram,
Yellandu, Madhira, Yerrupalem

Annexure I.7.e

State: **ANDHRA PRADESH**Unit : **Tree**District : **KHAMMAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandal : Dammapeta

Annexure I.7.f

State: **ANDHRA PRADESH**Unit : **Tree**District : **KHAMMAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandal : Chandrugonda, Kothagudem, Tekulapalli

Annexure I.7.g

State: **ANDHRA PRADESH**Unit : **Tree**District : **KHAMMAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12Mandal : Aswaraopeta, Chintoor, Kunavaram, Vararamachandrapuram,
Kukunoor, Valairpad

Annexure I.7.h

State: **ANDHRA PRADESH**Unit : **Tree**District : **KHAMMAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandal : Vemsoor

Annexure I.7.i

State: **ANDHRA PRADESH**Unit : **Tree**District : **KHAMMAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12State: **ANDHRA PRADESH**District : **KHAMMAM**Mandal : Thallada, Tirumalaypalem, Khammam Rural, Kusumanchi,
Nelakondapalli, Mudigonda, Chintakani, Wyra, Bonakal, Konijerla, Khammam
Urban

Annexure I.7.j

Unit : **Tree****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Etcherla, Srikakulam, Gara, Polaki, Narsannapeta, Jalumuru

Annexure I.8.aState: **ANDHRA PRADESH**Unit : **Tree**District : **SRIKAKULAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excss of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger as below on daily basis and persists for more thar **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	31.0	32.0	33.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Gganguvari Sigadam

Annexure I.8.b

State: **ANDHRA PRADESH**Unit : **Tree**District : **SRIKAKULAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	31.0	32.0	33.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Laveru

Annexure I.8.c

State: **ANDHRA PRADESH**Unit : **Tree**District : **SRIKAKULAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	31.0	32.0	33.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Meliaputti, Santabommili, Tekkali, Patapatnam

Annexure I.8.d

State: **ANDHRA PRADESH**Unit : **Tree**District : **SRIKAKULAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excss of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	31.0	32.0	33.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12Mandals : Nandigam, Vazrapukotturu, Palasa, Mandasa, Sompeta, Kanchili,
Kaviti, Itchapuram**Annexure I.8.e**State: **ANDHRA PRADESH**Unit : **Tree**District : **SRIKAKULAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	31.0	32.0	33.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals :Ponduru, Burja, Sarubujilli, Amadalavalasa

Annexure I.8.f

State: **ANDHRA PRADESH**Unit : **Tree**District : **SRIKAKULAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excss of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger as below on daily basis and persists for more thar **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	31.0	32.0	33.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Regadi Amadalavalasa, Palakonda

Annexure I.8.g

State: **ANDHRA PRADESH**Unit : **Tree**District : **SRIKAKULAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	31.0	32.0	33.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Rajam, Santakaviti

Annexure I.8.h

State: **ANDHRA PRADESH**Unit : **Tree**District : **SRIKAKULAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	31.0	32.0	33.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Ranasthalam

Annexure I.8.i

State: **ANDHRA PRADESH**Unit : **Tree**District : **SRIKAKULAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	31.0	32.0	33.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Saravakota, Kothabommali

Annexure I.8.j

State: **ANDHRA PRADESH**Unit : **Tree**District : **SRIKAKULAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	31.0	32.0	33.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12Mandals : Veeraghattam, Vangara, Seetampeta, Kotturu, Bhamini,
Hiramandalam**Annexure I.8.k**State: **ANDHRA PRADESH**Unit : **Tree**District : **SRIKAKULAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	31.0	32.0	33.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Bobbili, Badangi,

Annexure I.9.aState: **ANDHRA PRADESH**Unit : **Tree**District : **VIZIANAGARAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **40** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Bondapalli

Annexure I.9.b

State: **ANDHRA PRADESH**Unit : **Tree**District : **VIZIANAGARAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Dattirajeru,

Annexure I.9.c

State: **ANDHRA PRADESH**Unit : **Tree**District : **VIZIANAGARAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Gajapathinagaram

Annexure I.9.d

State: **ANDHRA PRADESH**Unit : **Tree**District : **VIZIANAGARAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12Mandals : Gantyada,Vizianagaram, Nellimarla, Denkada, Bhogapuram,
Pusapatirega**Annexure I.9.e**State: **ANDHRA PRADESH**Unit : **Tree**District : **VIZIANAGARAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **40** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Garividi, Merakamudiam, Gurla, Cheepurupalli,

Annexure I.9.fState: **ANDHRA PRADESH**Unit : **Tree**District : **VIZIANAGARAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Kothavalasa, Jami, Srungavarapukota, Vepadu, Lakkavarapukota

Annexure I.9.g

State: **ANDHRA PRADESH**Unit : **Tree**District : **VIZIANAGARAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals :Mentada

Annexure I.9.h

State: **ANDHRA PRADESH**Unit : **Tree**District : **VIZIANAGARAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals, Ramabhadrapuram, Saluru, Pachipenta, Makkuva

Annexure I.9.iState: **ANDHRA PRADESH**Unit : **Tree**District : **VIZIANAGARAM**

Mandal :

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **40** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12Mandals: Seethanagaram, Komarada, Gummalakshmipuram, Kurupam,
Giyyammavalasa, Garubujjili, Parvathipuram

Annexure I.9.j

State: **ANDHRA PRADESH**Unit : **Tree**District : **VIZIANAGARAM**

Mandal :

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals: Therlam, Balijipeta

Annexure I.9.k

State: **ANDHRA PRADESH**Unit : **Tree**District : **VIZIANAGARAM**

Mandal :

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12State: **ANDHRA PRADESH**District : **VISAKHAPATNAM**

Mandals : K Kotapadu, Munchingiputtu, Peddabayalu, Hukumpet, Dumriguda, Arakuvalley, Anantagiri, Madugula, Cheedikada, Devarapalli, Gangarajumadugula, Paderu

Annexure I.10.a

Unit : **Tree****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	31.0	32.0	33.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Kasimkota, Butchaiahpetta, Munagapaka, Atchutapuram

Annexure I.10.bState: **ANDHRA PRADESH**Unit : **Tree**District : **VISAKHAPATNAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	31.0	32.0	33.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure							
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85.00	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140.0	6.00	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Kotawratla, Chintapalli, Guidemkothaveedhi, Koyyuru, Golugonda,
Nathavaram, Narsipatnam, Rolugunta, Ravikamatham, Makavaripalem

Annexure I.10.cState: **ANDHRA PRADESH**Unit : **Tree**District : **VISAKHAPATNAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **40** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	31.0	32.0	33.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure							
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85.00	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140.0	6.00	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Nakkapalli, Payakaraopeta, S Rayavaram, Yelamanchili, Rambilli

Annexure I.10.dState: **ANDHRA PRADESH**Unit : **Tree**District : **VISAKHAPATNAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **40** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	31.0	32.0	33.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12Mandals : Padmanabham, Pendurthi, Anandapuram, Visakhapatnam(U),
Visakhapatnam @, Bheemunipatnam**Annexure I.10.e**State: **ANDHRA PRADESH**Unit : **Tree**District : **VISAKHAPATNAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	31.0	32.0	33.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12Mandals : Sabbavaram, Chodavaram, Anakapalli, Parawada, Gajuwaka,
Pedagantyada**Annexure I.10.f**State: **ANDHRA PRADESH**Unit : **Tree**District : **VISAKHAPATNAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **40** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30	31.0	32.0	33.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12Mandals : Gokavaram, Mareduhilli, Ramavaram, Rampachodavaram,
Devipatnam, Gangavaram**Annexure I.11.a**State: **ANDHRA PRADESH**Unit : **Tree**District : **EAST GODAVARI****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	31.5	32.5	34	36

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12Mandals : Jaggampeta, Addateegala, Rajavommangi, Prathipadu, Eleswaram,
Kirlampudi**Annexure I.11.b**State: **ANDHRA PRADESH**Unit : **Tree**District : **EAST GODAVARI****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	31.5	32.5	34	36

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Korukonda, Seethanagaram, Rajahmundry Rural, Rajahmundry Urban

Annexure I.11.cState: **ANDHRA PRADESH**Unit : **Tree**District : **EAST GODAVARI****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	31.5	32.5	34	36

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Rajanagaram, Kadiam, Mandapeta, Anaparthi, Tallarevu, kajuluru, Ramachandrapuram, Rayavaram, Kapilewarapuram, Allamuru, Atreyapuram, Ravulapalem, Pamaru, Kothapeta, P Gannavaram, Ambajipeta, Ainavelli, Mummidivaram, Polavaram, Katrenikona, Uppalaguptam, Amalapuram, Allavaram, mamidikuduru, Rajole, Malkipuram, Sakinetpalli

Annexure I.11.d

State: **ANDHRA PRADESH**

Unit : **Tree**

District : **EAST GODAVARI**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	31.5	32.5	34	36

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12State: **ANDHRA PRADESH**District : **EAST GODAVARI**Mandals : Tuni, Kotananduru, Sankhavaram, Gollaprolu, Tondangi,
Peddapuram, Pithapuram, Kothapalli, Kakinada Rural, Kakinada Urban,
Samalkota, Rangampeta, Gandepalli, Bikkavolu, Pedapudi, Karapa

Annexure I.11.e

Unit : **Tree****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	31.5	32.5	34	36

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Chintalapudi,

Annexure I.12.a

State: **ANDHRA PRADESH**Unit : **Tree**District : **WEST GODAVARI****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **40** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

State: **ANDHRA PRADESH**
 District : **WEST GODAVARI**

Mandals : Dwaraka Tirumala, Bhimadolu, Pedavegi, Pedapadu, Eluru,
 Denduluru

Annexure I.12.b

Unit : **Tree**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **40** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

State: **ANDHRA PRADESH**
 District : **WEST GODAVARI**

Mandals : Gopalapuram, Tallapudi, Devarapalli, Chagallu, Kovvuru,
 Nidadavolu

Annexure I.12.c

Unit : **Tree**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **40** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Jangareddigudem, Buttaigudem, Polavaram, Koyyalagudem

Annexure I.12.dState: **ANDHRA PRADESH**Unit : **Tree**District : **WEST GODAVARI****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **40** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Jeelugumilli

Annexure I.12.e

State: **ANDHRA PRADESH**Unit : **Tree**District : **WEST GODAVARI****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **40** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Kamavarapu Kota

Annexure I.12.f

State: **ANDHRA PRADESH**Unit : **Tree**District : **WEST GODAVARI****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **40** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Lingapalem,

Annexure I.12.g

State: **ANDHRA PRADESH**Unit : **Tree**District : **WEST GODAVARI****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **40** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Nallajerla, Tadepalligudem, Unguturu, Nidamaru, Ganapavaram, Pentapadu, Undrajavaram, Tanuku, Peravali, iragavaram, Attili, Undi, Akividu, Kalla, Bheemavaram, Palakoderu, Veravasaram, Penumantra, Penugonda, Achanta, Koduru, Palakollu, Yelamanchili, Narsapuram, Mogalthuru

Annexure I.12.hState: **ANDHRA PRADESH**Unit : **Tree**District : **WEST GODAVARI****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **40** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : T Narsapuram

Annexure I.12.i

State: **ANDHRA PRADESH**Unit : **Tree**District : **WEST GODAVARI****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **40** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals :Reddigudem

Annexure I.13.a

State: **ANDHRA PRADESH**Unit : **Tree**District : **KRISHNA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	33.0	34.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals :Nuzividu

Annexure I.13.b

State: **ANDHRA PRADESH**Unit : **Tree**District : **KRISHNA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	33.0	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Mylavaram,

Annexure I.13.c

State: **ANDHRA PRADESH**Unit : **Tree**District : **KRISHNA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	33.0	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Musunuru,

Annexure I.13.d

State: **ANDHRA PRADESH**Unit : **Tree**District : **KRISHNA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	33.0	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

State: **ANDHRA PRADESH**
 District : **KRISHNA**

Mandals : Gannavaram, Unguturu, Vuyyuru, Pamidimukkala,
 Pedaparupudi, Gudivada

Annexure I.13.e

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	33.0	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12State: **ANDHRA PRADESH**District : **KRISHNA**Mandals : G.Konduru, Jaggayyapeta, Vatsavai, Penuganchiprolu,
Nandigam, Chandralapadu, Kanchikacherla, Veerulapadu,
Ibrahimpattam

Annexure I.13.f

Unit : **Tree****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	33.0	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	32	33	34.5	36

Payout Structure :

Payout Structure							
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85.00	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140.0	6.00	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Chatrai

Annexure I.13.g

State: **ANDHRA PRADESH**Unit : **Tree**District : **KRISHNA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	33.0	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

State: **ANDHRA PRADESH**
 District : **KRISHNA**

Mandals : Bapulapadu, Nandivada, Mandavalli, Kaikaluru, Kalidindi,
 Mudinepalli, Bantumilli, Krutivenu

Annexure I.13.h

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	33.0	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

State: **ANDHRA PRADESH**
 District : **KRISHNA**

Mandals : Avanigadda, Movva, Ghantasala, Challapalli, Mopidevi,
 Nagayalanka, Koduru, machilipatnam, Guduru, Pamarru, Gudlavalleru,
 Pedana

Annexure I.13.i

Unit : **Tree**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	33.0	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Agiripalli

Annexure I.13.j

State: **ANDHRA PRADESH**Unit : **Tree**District : **KRISHNA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	33.0	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : A.Konduru

Annexure I.13.k

State: **ANDHRA PRADESH**Unit : **Tree**District : **KRISHNA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	33.0	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals :Vissannapet

Annexure I.13.I

State: **ANDHRA PRADESH**Unit : **Tree**District : **KRISHNA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **35** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	33.0	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12Mandals :Vijayawada Urban, Vijayawada Rural, Penamaleru, Kankipadu,
Thotlavalluru**Annexure I.13.m**State: **ANDHRA PRADESH**Unit : **Tree**District : **KRISHNA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31.5	33.0	33
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Thiruvuru, Ganpalagudem

Annexure I.13.n

State: **ANDHRA PRADESH**Unit : **Tree**District : **KRISHNA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	31.5	33.0	34.5	34.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2010-11

Mandals : Thavanampalli, Somala

Annexure I.14.a

State: **ANDHRA PRADESH**Unit : **Tree**District : **CHITTOOR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Srirangarajapuram, Palasamudram

Figure I.14.b

State: **ANDHRA PRADESH**Unit : **Tree**District : **CHITTOOR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °c)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max.Temperature (in °c)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure							
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85.00	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140.0	6.00	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Ramachandrapuram,

Figure I.14.c

State: **ANDHRA PRADESH**Unit : **Tree**District : **CHITTOOR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °c)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °c)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure							
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85.00	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140.0	6.00	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Puttur

Figure I.14.d

State: **ANDHRA PRADESH**Unit : **Tree**District : **CHITTOOR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Puthalapattu, Pakala

Premium I.14.e

State: **ANDHRA PRADESH**Unit : **Tree**District : **CHITTOOR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max.Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals :Penamaru, Chandragiri, Chinagottigallu

Premium I.14.f

State: **ANDHRA PRADESH**Unit : **Tree**District : **CHITTOOR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals :Palasamudram

Premium 1.14.g

State: **ANDHRA PRADESH**Unit : **Tree**District : **CHITTOOR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max.Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

State: ANDHRA PRADESH	Mandals : Nindra, Varadayapalem, Sathyaveedu, Nagalapuram, Pitchatur, K V P Puram	Insurance I.14.h
District : CHITTOOR		Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12Mandals : Narayanavanam, Srikalahasthi, Thottambedu, B N Kandirga **Policy No. 1.14.i**State: **ANDHRA PRADESH**Unit : **Tree**District : **CHITTOOR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Nagari

Policy No. I.14.j

State: **ANDHRA PRADESH**Unit : **Tree**District : **CHITTOOR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Karvetinagar

Premium I.14.k

State: **ANDHRA PRADESH**Unit : **Tree**District : **CHITTOOR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events. k

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12Mandals :Irala, K V Palli, Yerravaripalli, Rompicherla, Pileru, Kalikiri,
Pulicherla, Sodam

Annexure I.14.I

State: **ANDHRA PRADESH**Unit : **Tree**District : **CHITTOOR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max.Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Gudipala

xure 1.14.m

State: **ANDHRA PRADESH**Unit : **Tree**District : **CHITTOOR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Gangadharanellore

Insurance I.14.n

State: **ANDHRA PRADESH**Unit : **Tree**District : **CHITTOOR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °c)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max.Temperature (in °c)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure							
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85.00	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140.0	6.00	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Prem(%)		Premium With ST	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%	64	115

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Chittoor

Insurance I.14.0

State: **ANDHRA PRADESH**Unit : **Tree**District : **CHITTOOR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12State: **ANDHRA PRADESH**District : **CHITTOOR**

Mandals : Bangarupalem, Peddamandyam, Thambalapalli, Mulakalacheruvu, Peddathippasamudram, B Kothakota, Kurabalakota, Gurramkonda, kalakada, Vayalpadu, Nimmanapalli, Mandapalli, Ramasamudram, Punganuru, Choudapalli, Peddapanjani, Gangavaram, Palamaneru, Bireddypalli, Venkatagirikota, Ramakuppam, Shantipuram, Gudipalli, Kuppam

Figure I.14.p

Unit : **Tree****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals : Yadamarri

Insurance I.14.q

State: **ANDHRA PRADESH**Unit : **Tree**District : **CHITTOOR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals :Vijayapuram

Premium I.14.r

State: **ANDHRA PRADESH**Unit : **Tree**District : **CHITTOOR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals :Vedurukuppam, Kammappalli

xure I.14.s

State: **ANDHRA PRADESH**Unit : **Tree**District : **CHITTOOR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12

State: ANDHRA PRADESH	Mandals : Vadamalpeta, Tirupathi Urbanm, Tirupathi Rural, Ranigunta, Yerpedu	Insurance I.14.t
District : CHITTOOR		Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **30** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12.0%	12.0%

MANGO WEATHER BASED INSURANCE 2011-12Mandals: C. Belagal, Kouthalam, Kosigi, Mantralayam, Nandavaram,
Gonegandla, Emmiganuru, Peddakadaluru, Adoni**Annexure I.15.a**State: **ANDHRA PRADESH**Unit : **Tree**District : **KURNOOL****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	32	34.0	36.0	37.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	14.5	15.5	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12Mandals: Devarakonda, Polagunda, Aluru, Aspari, Pattikanda,
maddikera East, Chippagiri, Halaharvi, tuggali**Annexure I.15.b**State: **ANDHRA PRADESH**Unit : **Tree**District : **KURNOOL****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	32	34.0	36.0	37.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °c)	14.5	14.5	15.5	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max.Temperature (in °c)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure							
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85.00	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140.0	6.00	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

State: **ANDHRA PRADESH**
 District : **KURNOOL**

Mandals: Dhone, Bethamcherla, Panyam, Gadivemula., Bandiatmakur,
 Nandyal, Mahanandi, Velgode

Annexure I.15.c

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	32	34.0	36.0	37.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	14.5	15.5	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12Mandals: Kallur, Nandikotkur, Pagidyala, Kothapalli, Atmakur, Srisailam,
Pamulapadu, Jupadu, Midtur**Annexure I.15.d**State: **ANDHRA PRADESH**Unit : **Tree**District : **KURNOOL****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	32	34.0	36.0	37.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	14.5	15.5	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals: Kodumur, Kurnool, Gudur, Krishnagiri, Veldurthi, Orvakal

Annexure I.15.eState: **ANDHRA PRADESH**Unit : **Tree**District : **KURNOOL****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	32	34.0	36.0	37.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	14.5	15.5	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12State: **ANDHRA PRADESH**District : **KURNOOL**

Mandals: Peapalli, Gospadu, Koilkuntla, Banaganapalli, Sanjamala, Kolimigundla, Owk, Vuyyalavada, Dornipadu, Allagadda, Chagalamarri, Rudravaram, Sirvel

Annexure I.15.fUnit : **Tree****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	32	34.0	36.0	37.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	14.5	14.5	15.5	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12State: **ANDHRA PRADESH**District : **KADAPA**Mandals: Chakrayapet, Kondapuram, Mylavaram, Peddamudiam,
Jammalamadugu, Muddanuru, Simhadripuram, Lingala, Pulivendula, Vemula,
Thonduru**Annexure I.16.a**Unit : **Tree****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	32	34.0	36.0	37.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	16.5	17	18.5	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12State: **ANDHRA PRADESH**District : **KADAPA**

Mandals: Chitvel, Penagaluru, Brahmangari Matham, B.Koduru, kalasapadu, Porumamilla, Badvel, Gopavaram, Atluru, Chitvel, S A Kasinayana

Annexure I.16.bUnit : **Tree****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	32	34.0	36.0	37.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	16.5	17	18.5	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals: Kodur

Annexure I.16.c

State: **ANDHRA PRADESH**Unit : **Tree**District : **KADAPA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	32	34.0	36.0	37.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	16.5	17	18.5	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

State: **ANDHRA PRADESH**
 District : **KADAPA**

Mandals: Obulavaripalle, Vontimitta, Sidhout, Nandaluru, Rajampet, Pullampeta,

Annexure I.16.d

Unit : **Tree**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	32	34.0	36.0	37.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	16.5	17	18.5	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals: Rayachoti, Lakkireddyopalli, Galiveedu,

Annexure I.16.eState: **ANDHRA PRADESH**Unit : **Tree**District : **KADAPA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	32	34.0	36.0	37.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °c)	16	16.5	17	18.5	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °c)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure							
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85.00	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140.0	6.00	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12

Mandals: T.Sundupalli, Sambepalli, Chinamandem

Annexure I.16.f

State: **ANDHRA PRADESH**Unit : **Tree**District : **KADAPA****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **20** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	32	34.0	36.0	37.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	16.5	17	18.5	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

MANGO WEATHER BASED INSURANCE 2011-12State: **ANDHRA PRADESH**District : **KADAPA**

Mandals: Veeraballe, Rajupalem, Duvvuru, S. Mydukuru, Khajipet, Chapadu, Prodduturu, Erraguntla, Kamalapuram, Valluru, Chennuru, Veerapanayunipalli, Kadapa, C. Kinnie, Pendlimarri, Vempalli, Ramapuram

Annexure I.16.g

Unit : **Tree****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 1-Jan-12 to 29-Feb-12

Index : Consecutive two day's rainfall in excess of (ERS 1) **25** mm plus subsequent day's rainfall, if it is greater than (ERS 2) **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 1-Jan-12 to 29-Feb-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	32	34.0	36.0	37.5
Average RH	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	7	7
Notional Payout (Rs./ day):	23.00	40.00
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-12 to 15-Mar-12

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	16	16.5	17	18.5	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp. Deviation	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-12 to 31-May-12

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140.0	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	54	96	12%	12%

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.1

Pilot WBCIS for **Mango Plantations** in **Adilabad** Dist. Rabi 2011-12

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Adilabad	Adilabad	Jainad
2	Asifabad	Asifabad	Tiriyani
3	Bazarhathnur	Bazarhathnur	Talamadugu
4	Bejjur	Bejjur	Dahegaon
5	Bela	Bela	Narnoor
6	Bellampally	Bellampally	Nennel
7	Bhainsa	Bhainsa	Kubeer
8	Bheemini	Bheemini	Dahegaon
9	Boath	Boath	Sarangapur
10	Chennur	Chennur	Jaipur
11	Dahegaon	Dahegaon	Kasipet
12	Dandepalli	Dandepalli	Jannaram
13	Dilwarpur	Dilwarpru	Nirmal
14	Gudihathnoor	Gudihathnoor	Indervelly
15	Ichoda	Ichoda	Neredigonda
16	Indervelly	Indervelly	Utnoor
17	Jainad	Jainad	Bela
18	Jainoor	Jainoor	Narnoor
19	Jaipur	Jaipur	Mandamarri
20	Jannaram	Jannaram	Kaddam
21	Kaddam Peddur	Kaddam Peddur	Sirpur(U)
22	Kagaznagar	Kagaznagar	Sirpur(T)
23	Kasipet	Kasipet	Tiriyani
24	Kerameri	Kerameri	Asifabad
25	Khanapur	Khanapur	Kaddam Peddur
26	Kotapally	Kotapally	Chennur
27	Kouthala	Kouthala	Bejjur
28	Kubeer	Kubeer	Mudhole
29	Kuntala	Kuntala	Bhainsa
30	Laxmanchanda	Laxmanchanda	Mamda
31	Lokeshwaram	Lokeshwaram	Dilwarpur
32	Luxettipet	Luxettipet	Dandepalli
33	Mamda	Mamda	Khanapur
34	Mancherial	Mancherial	Mandamarri
35	Mandamarri	Mandamarri	Kasipet
36	Mudhole	Mudhole	Lokeshwaram
37	Narnoor	Narnoor	Jainoor
38	Nennel	Nennel	Bheemini
39	Neredigonda	Neredigonda	Boath
40	Nirmal	Nirmal	Sarangapur
41	Rebbena	Rebbena	Kagaznagar
42	Sarangapur	Sarangapur	Boath
43	Sirpur(T)	Sirpur(T)	Kasipet
44	Sirpur(U)	Sirpur(U)	Jainoor
45	Talamadugu	Talamadugu	Tamsi
46	Tamsi	Tamsi	Adilabad
47	Tandur	Tandur	Dahegaon
48	Tanoor	Tanoor	Mudhole
49	Tiriyani	Tiriyani	Jannaram
50	Utnoor	Utnoor	Kaddam
51	Vemanpally	Vemanpally	Kotapally
52	Wankidi	Wankidi	Asifabad

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.2

Pilot WBCIS for Mango Plantations in Karimnagar Dist. Rabi 2011-12

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Bejjanki	Bejjanki	Koheda
2	Bheemdevarpalle	Bheemdevarpalle	Huzurabad
3	Boinapalle	Boinapalle	Vemulawada
4	Chandurthi	Chandurthi	Konaraopeta
5	Chigurumamidi	Chigurumamidi	Husnabad
6	Choppadandi	Choppadandi	Julapalli
7	Dharmapuri	Dharmapuri	Gollapalle
8	Dharmaram	Dharmaram	Choppadandi
9	Elkathurthi	Elkathurthi	Bheemdevarpalle
10	Ellanthakunta	Ellanthakunta	Bejjanki
11	Gambhiraopet	Gambhiraopet	Mustabad
12	Gangadhara	Gangadhara	Ramadugu
13	Gollapalle	Gollapalle	Pegadapalli
14	Husnabad	Husnabad	Bheemdevarpalle
15	Huzurabad	Huzurabad	Kamalapur
16	Ibrahimpattam	Ibrahimpattam	Mallapur
17	Jagtial	Jagtial	Sarangapur
18	Jammikunta	Jammikunta	Veenavanka
19	Julapalli	Julapalli	Dharmaram
20	Kamalapur	Kamalapur	Elkathurthi
21	Kamanpur	Kamanpur	Mutharam Manthani
22	Karimnagar	Karimnagar	Bejjanki
23	Kataram	Kataram	Malharrao
24	Kathlapur	Kathlapur	Chandurthi
25	Kesavapatnam	Kesavapatnam	Huzurabad
26	Kodimal	Kodimal	Mallial
27	Koheda	Koheda	Husnabad
28	Konaraopeta	Konaraopeta	Yellareddipeta
29	Koratla	Koratla	Metpalle
30	Mahadevpur	Mahadevpur	Mutharam(Mah)
31	Malharrao	Malharrao	Mutharam Manthani
32	Mallapur	Mallapur	Raikal
33	Mallial	Mallial	Jagtial
34	Manakondur	Manakondur	Sultanabad
35	Manthani	Manthani	Malharrao
36	Medipalli	Medipalli	Kathlapur
37	Metpalle	Metpalle	Kathlapur
38	Mustabad	Mustabad	Sirsilla
39	Mutharam Manthani	Mutharam Manthani	Srirampur
40	Mutharam(Mah)	Mutharam(Mah)	Kataram
41	Odela	Odela	Veenavanka
42	Peddapalli	Peddapalli	Sultanabad
43	Pegadapalli	Pegadapalli	Dharmaram
44	Raikal	Raikal	Sarangapur
45	Ramadugu	Ramadugu	Karimnagar
46	Ramagundam	Ramagundam	Kamanpur
47	Saidapur	Saidapur	Kesavapatnam
48	Sarangapur	Sarangapur	Dharmapuri
49	Sirsilla	Sirsilla	Ellanthakunta
50	Srirampur	Srirampur	Peddapalli
51	Sultanabad	Sultanabad	Julapalli
52	Thimmapur	Thimmapur	Manakondur
53	Valagatoor	Valagatoor	Dharmaram
54	Veenavanka	Veenavanka	Kesavapatnam
55	Vemulawada	Vemulawada	Sirsilla
56	Yellareddipeta	Yellareddipeta	Mustabad

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.3

Pilot WBCIS for Mango Plantations in Mahabubnagar Dist. Rabi 2011-12

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Achampeta	Achampeta	Amrabad
2	Addakal	Addakal	Devarkadra
3	Aiza	Aiza	Waddepalle
4	Alampur	Alampur	Veepangandla
5	Amangal	Amangal	Madgul
6	Amrabad	Amrabad	Balamoor
7	Atmakur	Atmakur	Kothakota
8	Balamoor	Balamoor	Lingal
9	Balanagar	Balanagar	Jadcherla
10	Bhoothpur	Bhoothpur	Mahabubnagar
11	Bijinapalle	Bijinapalle	Tadoor
12	Bommaraspeta	Bommaraspeta	Kosgi
13	C C Kunta	C C Kunta	Kothakota
14	Dammaragidda	Dammaragidda	Maddur
15	Devarkadra	Devarkadra	C C Kunta
16	Dhanwada	Dhanwada	Narayanpet
17	Dharur	Dharur	Ghattu
18	Doulatabad	Doulatabad	Dammaragidda
19	Faruqnagar	Faruqnagar	Keshampeta
20	Gadwal	Gadwal	Dharur
21	Ghanpur	Ghanpur	Bijinapalle
22	Ghattu	Ghattu	Aiza
23	Gopalpeta	Gopalpeta	Nagar Kurnool
24	Hanwada	Hanwada	Mahabubnagar
25	Itikyal	Itikyal	Manopadu
26	Jadcherla	Jadcherla	Midjil
27	Kalwakurthy	Kalwakurthy	Vangoor
28	Keshampeta	Keshampeta	Talakondapalle
29	Kodair	Kodair	Pangal
30	Kodangal	Kodangal	Bommaraspeta
31	Koilkonda	Koilkonda	Hanwada
32	Kollapur	Kollapur	Peddakothapalle
33	Kondurg	Kondurg	Faruqnagar
34	Kosgi	Kosgi	Doulatabad
35	Kothakota	Kothakota	Peddamandadi
36	Kothur	Kothur	Faruqnagar
37	Lingal	Lingal	Peddakothapalle
38	Maddur	Maddur	Koilkonda
39	Madgul	Madgul	Veldanda
40	Mahabubnagar	Mahabubnagar	Koilkonda
41	Makthal	Makthal	Narva
42	Maldakal	Maldakal	Ghattu
43	Manganoor	Manganoor	Makthal
44	Manopadu	Manopadu	Alampur
45	Midjil	Midjil	Vangoor
46	Nagar Kurnool	Nagar Kurnool	Telkapalle
47	Narayanpet	Narayanpet	Uttoor
48	Narva	Narva	C C Kunta
49	Nawabpet	Nawabpet	Balanagar
50	Pangal	Pangal	Pebbair
51	Pebbair	Pebbair	Itikyal
52	Peddakothapalle	Peddakothapalle	Kodair
53	Peddamandadi	Peddamandadi	Wanaparthi
54	Tadoor	Tadoor	Kalwakurthy
55	Talakondapalle	Talakondapalle	Amangal
56	Telkapalle	Telkapalle	Lingal
57	Thimmajipeta	Thimmajipeta	Kalwakurthy
58	Uppunuthala	Uppunuthala	Achampeta
59	Uttoor	Uttoor	Makthal
60	Vangoor	Vangoor	Veldanda
61	Veepangandla	Veepangandla	Kollapur
62	Veldanda	Veldanda	Madgul
63	Waddepalle	Waddepalle	Manopadu
64	Wanaparthi	Wanaparthi	Kothakota

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.4

Pilot WBCIS for **Mango Plantations** in **Rangareddy** Dist. Rabi 2011-12

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Balanagar	Balanagar	Serilingampalle
2	Bantaram	Bantaram	Peddemul
3	Basheerabad	Basheerabad	Tandur
4	Chevella	Chevella	Pudur
5	Dharur	Dharur	Peddemul
6	Doma	Doma	Parigi
7	Gandeed	Gandeed	Kulkacharla
8	Ghatkesar	Ghatkesar	Hayathnagar
9	Hayathnagar	Hayathnagar	Ibrahimpattanam
10	Ibrahimpattanam	Ibrahimpattanam	Kandukur
11	Kandukur	Kandukur	Maheswaram
12	Keesara	Keesara	Ghatkesar
13	Kulkacharla	Kulkacharla	Doma
14	Maheswaram	Maheswaram	Shamshabad
15	Malkajgiri	Malkajgiri	Shamirpet
16	Manchal	Manchal	Ibrahimpattanam
17	Marpalle	Marpalle	Bantaram
18	Medchal	Medchal	Shamirpet
19	Moinabad	Moinabad	Chevella
20	Mominpet	Mominpet	Bantaram
21	Nawpet	Nawpet	Vikarabad
22	Parigi	Parigi	Pudur
23	Peddemul	Peddemul	Tandur
24	Pudur	Pudur	Vikarabad
25	Quthbullapur	Quthbullapur	Medchal
26	Rajendranagar	Rajendranagar	Moinabad
27	Saroornagar	Saroornagar	Hayathnagar
28	Serilingampalle	Serilingampalle	Rajendranagar
29	Shabad	Shabad	Chevella
30	Shamirpet	Shamirpet	Keesara
31	Shamshabad	Shamshabad	Moinabad
32	Shankarpalle	Shankarpalle	Chevella
33	Tandur	Tandur	Yelal
34	Uppal	Uppal	Ghatkesar
35	Vikarabad	Vikarabad	Dharur
36	Yacharam	Yacharam	Manchal
37	Yelal	Yelal	Dharur

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.5

Pilot WBCIS for Mango Plantations in Nalgonda Dist. Rabi 2011-12

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Alair	Alair	Rajapet
2	Anumula	Anumula	Peddavura
3	Atmakur(M)	Atmakur(M)	Valigonda
4	Atmakur(S)	Atmakur(S)	Mothey
5	Bhuvanagiri	Bhuvanagiri	Bibinagar
6	Bibinagar	Bibinagar	Pochampalle
7	Bommalararam	Bommalararam	Yadagirigutta
8	Chandampet	Chandampet	Pedda Adiserlapalle
9	Chandur	Chandur	Nampalle
10	Chilkur	Chilkur	Kodad
11	Chinthapalle	Chinthapalle	Marrigudem
12	Chityala	Chityala	Narketpalle
13	Chivvemula	Chivvemula	Penpahad
14	Choutuppal	Choutuppal	Narayanapur
15	Dameracherla	Dameracherla	Miryalaguda
16	Devarakonda	Devarakonda	Gundlapalle
17	Garidepalli	Garidepalli	Huzurnagar
18	Gundala	Gundala	Turkapalle
19	Gundlapalle	Gundlapalle	Chandampet
20	Gurrapode	Gurrapode	Nampalle
21	Huzurnagar	Huzurnagar	Mellacheruvu
22	Tajireddigudem	Tajireddigudem	Suryapet
23	Kangal	Kangal	Gurrapode
24	Kattangoor	Kattangoor	Saligouraram
25	Kethepalle	Kethepalle	Suryapet
26	Kodad	Kodad	Mellacheruvu
27	Marrigudem	Marrigudem	Nampalle
28	Mattampalle	Mattampalle	Neredcherla
29	Mellacheruvu	Mellacheruvu	Mattampalle
30	Miryalaguda	Miryalaguda	Dameracherla
31	Mothey	Mothey	Munagala
32	Mothkur	Mothkur	Atmakur(M)
33	Munagala	Munagala	Penpahad
34	Munugode	Munugode	Chandur
35	Nakrekal	Nakrekal	Kethepalle
36	Nalgonda	Nalgonda	Kangal
37	Nampalle	Nampalle	Chinthapalle
38	Nandigudem	Nandigudem	Munagala
39	Narayanapur	Narayanapur	Munugode
40	Narketpalle	Narketpalle	Kattangoor
41	Neredcherla	Neredcherla	Miryalaguda
42	Nidamanur	Nidamanur	Anumula
43	Niuthankal	Niuthankal	Atmakur(S)
44	Pedda Adiserlapalle	Pedda Adiserlapalle	Gurrapode
45	Peddavura	Peddavura	Pedda Adiserlapalle
46	Penpahad	Penpahad	Garidepalli
47	Pochampalle	Pochampalle	Choutuppal
48	Rajapet	Rajapet	Bhuvanagiri
49	Ramannapeta	Ramannapeta	Chityala
50	Saligouraram	Saligouraram	Nakrekal
51	Suryapet	Suryapet	Chivvemula
52	Thipparthi	Thipparthi	Nalgonda
53	Tirumalagiri	Tirumalagiri	Tungaturthi
54	Tripuram	Tripuram	Nidamanur
55	Tungaturthi	Tungaturthi	Niuthankal
56	Turkapalle	Turkapalle	Rajapet
57	Valigonda	Valigonda	Bhuvanagiri
58	Vemulapalle	Vemulapalle	Thipparthi
59	Yadagirigutta	Yadagirigutta	Turkapalle

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.6

Pilot WBCIS for Mango Plantations in Warangal Dist. Rabi 2011-12

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Athmakur	Athmakur	Hasanparthy
2	Bachannapet	Bachannapet	Jangaon
3	Bhupalpally	Bhupalpally	Venkatapur
4	Chennaraopet	Chennaraopet	Nekkonda
5	Cheriyal	Cheriyal	Bachannapet
6	Chityal	Chityal	Mogullapally
7	Devaruppula	Devaruppula	Lingala Ghanpur
8	Dharmasagar	Dharmasagar	Ghanpur (Stn)
9	Dornakal	Dornakal	Kuravi
10	Duggondi	Duggondi	Narsampet
11	Eturnagaram	Eturnagaram	Tadvai
12	Geesugonda	Geesugonda	Hanamkonda
13	Ghanpur (M)	Ghanpur (M)	Venkatapur
14	Ghanpur (Stn)	Ghanpur (Stn)	Zaffergadh
15	Govindaraopet	Govindaraopet	Venkatapur
16	Gudur	Gudur	Chennaraopet
17	Hanamkonda	Hanamkonda	Dharmasagar
18	Hasanparthy	Hasanparthy	Hanamkonda
19	Jangaon	Jangaon	Raghunathpalli
20	Kesamudram	Kesamudram	Gudur
21	Khanapur	Khanapur	Chennaraopet
22	Kodakandla	Kodakandla	Palakurthy
23	Kothagudem	Kothagudem	Khanapur
24	Kuravi	Kuravi	Mahabubabad
25	Lingala Ghanpur	Lingala Ghanpur	Raghunathpalli
26	Maddur	Maddur	Narmetta
27	Mahabubabad	Mahabubabad	Kesamudram
28	Mangapet	Mangapet	Tadvai
29	Maripeda	Maripeda	Narsimhulapet
30	Mogullapally	Mogullapally	Parkal
31	Mulugu	Mulugu	Govindaraopet
32	Nallabelly	Nallabelly	Mulugu
33	Narmetta	Narmetta	Ghanpur (Stn)
34	Narsampet	Narsampet	Khanapur
35	Narsimhulapet	Narsimhulapet	Thorrur
36	Nekkonda	Nekkonda	Parvathagiri
37	Nellikuduru	Nellikuduru	Thorrur
38	Palakurthy	Palakurthy	Devaruppula
39	Parkal	Parkal	Regonda
40	Parvathagiri	Parvathagiri	Wardhannapet
41	Raghunathpalli	Raghunathpalli	Ghanpur (Stn)
42	Raiparthy	Raiparthy	Palakurthy
43	Regonda	Regonda	Ghanpur (M)
44	Sangem	Sangem	Wardhannapet
45	Shayampet	Shayampet	Athmakur
46	Tadvai	Tadvai	Govindaraopet
47	Thorrur	Thorrur	Raiparthy
48	Venkatapur	Venkatapur	Mulugu
49	Warangal	Warangal	Hanamkonda
50	Wardhannapet	Wardhannapet	Raiparthy
51	Zaffergadh	Zaffergadh	Wardhannapet

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Annexure II.7

Pilot WBCIS for Mango Plantations in Khammam Dist. Rabi 2011-12

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Aswapuram	Aswapuram	Dummugudem
2	Aswraopeta	Aswraopeta	Dammapeta
3	Bayyaram	Bayyaram	Yellandu
4	Bhadrachalam	Bhadrachalam	Burgampad
5	Bonakal	Bonakal	Wyra
6	Burgampad	Burgampad	Bhadrachalam
7	Chandrugonda	Chandrugonda	Julurpad
8	Cherla	Cherla	Manuguru
9	Chintakani	Chintakani	Khammam ®
10	Chintoor	Chintoor	Kunavaram
11	Dammapeta	Dammapeta	Sathupally
12	Dummugudem	Dummugudem	Bhadrachalam
13	Enkoor	Enkoor	Julurpad
14	Garla	Garla	Bayyaram
15	Gundala	Gundala	Pinapaka
16	Julurpad	Julurpad	Enkoor
17	Kalluru	Kalluru	Penubally
18	Kamepelly	Kamepelly	Singareni
19	Khammam ®	Khammam ®	Khammam(U)
20	Khammam(U)	Khammam(U)	Konijerla
21	Konijerla	Konijerla	Wyra
22	Kothagudem	Kothagudem	Tekulapally
23	Kukkunoor	Kukkunoor	Velairpad
24	Kunavaram	Kunavaram	V.R.Puram
25	Kusumanchi	Kusumanchi	Khammam ®
26	Madhira	Madhira	Bonakal
27	Manuguru	Manuguru	Aswapuram
28	Mudigonda	Mudigonda	Chintakani
29	Mulkalapally	Mulkalapally	Dammapeta
30	Nelakondapally	Nelakondapally	Mudigonda
31	Palwancha	Palwancha	Kothagudem
32	Penubally	Penubally	Sathupally
33	Pinapaka	Pinapaka	Manuguru
34	Sathupally	Sathupally	Penubally
35	Singareni	Singareni	Yellandu
36	Tekulapally	Tekulapally	Gundala
37	Thallada	Thallada	Wyra
38	Tirumalayapalem	Tirumalayapalem	Kusumanchi
39	V.R.Puram	V.R.Puram	Velairpad
40	Velairpad	Velairpad	Aswraopeta
41	Vemsoor	Vemsoor	Sathupally
42	Venkatapuram	Venkatapuram	Pinapaka
43	Wazeedu	Wazeedu	Venkatapuram
44	Wyra	Wyra	Thallada
45	Yellandu	Yellandu	Tekulapally
46	Yerrupalem	Yerrupalem	Madhira

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.8

Pilot WBCIS for **Mango Plantations** in **Srikakulam** Dist. Rabi 2011-12

List of **RUA - RWS - BWS**

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Amadalavalasa	Amadalavalasa	Srikakulam
2	Bhamini	Bhamini	Seethampeta
3	Burja	Burja	Seethampeta
4	Etcherla	Etcherla	Srikakulam
5	Ganguvari Singadam	Ganguvari Singadam	Ponduruj
6	Gara	Gara	Polaki
7	Hiramandalam	Hiramandalam	Saravakota
8	Ichchapuram	Ichchapuram	kaviti
9	Jalumuru	Jalumuru	Saravakota
10	Kanchili	Kanchili	Sompeta
11	kaviti	kaviti	Kanchili
12	Kotabommali	Kotabommali	Santhabommali
13	Kothuru	Kothuru	Hiramandalam
14	Laveru	Laveru	Etcherla
15	Mandasa	Mandasa	Palasa
16	Meliaputti	Meliaputti	Nandigam
17	Nandigam	Nandigam	Vajrapukothuru
18	Narasannapeta	Narasannapeta	Jalumuru
19	Palakonda	Palakonda	Seethampeta
20	Palasa	Palasa	Meliaputti
21	Pathapatnam	Pathapatnam	Meliaputti
22	Polaki	Polaki	Narasannapeta
23	Ponduru	Ponduru	Etcherla
24	Rajam	Rajam	Ganguvari Singadam
25	Ranastalam	Ranastalam	Laveru
26	Regidiamadalavalasa	Regidiamadalavalasa	Palakonda
27	Santhabommali	Santhabommali	Tekkali
28	Santhakaviti	Santhakaviti	Regidiamadalavalasa
29	Saravakota	Saravakota	Pathapatnam
30	Sarubujjili	Sarubujjili	Burja
31	Seethampeta	Seethampeta	Kothuru
32	Sompeta	Sompeta	Mandasa
33	Srikakulam	Srikakulam	Gara
34	Tekkali	Tekkali	Nandigam
35	Vajrapukothuru	Vajrapukothuru	Palasa
36	Vangara	Vangara	Regidiamadalavalasa
37	Veeraghattam	Veeraghattam	Vangara

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Annexure II.9

Pilot WBCIS for Mango Plantations in Vizianagaram Dist. Rabi 2011-12

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Badangi	Badangi	Bobbili
2	Baliyipeta	Baliyipeta	Bobbili
3	Bhoghapuram	Bhoghapuram	Pusapatirega
4	Bobbili	Bobbili	Seethanagaram
5	Bondapalle	Bondapalle	Gajapathinagaram
6	Cheepurupalle	Cheepurupalle	Garividi
7	Dattirajeru	Dattirajeru	Ramabhadrapuram
8	Denkada	Denkada	Pusapatirega
9	Gajapathinagaram	Gajapathinagaram	Dattirajeru
10	Gantyada	Gantyada	Jami
11	Garividi	Garividi	Gurla
12	Garugubilli	Garugubilli	Jiyyammavalasa
13	Gummalakshmipuram	Gummalakshmipuram	Kurupam
14	Gurla	Gurla	Nellimarla
15	Jami	Jami	Vizianagaram
16	Jiyyammavalasa	Jiyyammavalasa	Komarada
17	Komarada	Komarada	Gummalakshmipuram
18	Kothavalasa	Kothavalasa	Lakkavarapukota
19	Kurupam	Kurupam	Jiyyammavalasa
20	Lakkavarapukota	Lakkavarapukota	Jami
21	Makkuva	Makkuva	Parvathipuram
22	Mentada	Mentada	Ramabhadrapuram
23	Merakamudiam	Merakamudiam	Dattirajeru
24	Nellimarla	Nellimarla	Bondapalle
25	Pachipenta	Pachipenta	Salur
26	Parvathipuram	Parvathipuram	Garugubilli
27	Pusapatirega	Pusapatirega	Nellimarla
28	Ramabhadrapuram	Ramabhadrapuram	Salur
29	Salur	Salur	Makkuva
30	Seethanagaram	Seethanagaram	Makkuva
31	Srungavarapukota	Srungavarapukota	Jami
32	Therlam	Therlam	Merakamudiam
33	Vepada	Vepada	Srungavarapukota
34	Vizianagaram	Vizianagaram	Denkada

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Annexure II.10

Pilot WBCIS for Mango Plantations in Visakhapatnam Dist. Rabi 2011-12

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Anakapalli	Anakapalli	Chodavaram
2	Anandapuram	Anandapuram	Pendurthi
3	Ananthagiri	Ananthagiri	Hukumpeta
4	Arakuvalley	Arakuvalley	Ananthagiri
5	Atchutapuram	Atchutapuram	Kasimkota
6	Bheemiunipatnam	Bheemiunipatnam	Anandapuram
7	Butchahyyapeta	Butchahyyapeta	Ravikamatham
8	Cheedikada	Cheedikada	Madugula
9	Chintapalle	Chintapalle	Gudemkothaveedhi
10	Chodavaram	Chodavaram	Butchahyyapeta
11	Devarapalle	Devarapalle	Cheedikada
12	Dumbriguda	Dumbriguda	Hukumpeta
13	Gajuwaka	Gajuwaka	Pedagantyada
14	Gangaraju Madugula	Gangaraju Madugula	Chintapalle
15	Golugonda	Golugonda	Koyyuru
16	Gudemkothaveedhi	Gudemkothaveedhi	Koyyuru
17	Hukumpeta	Hukumpeta	Paderu
18	K Kotapadu	K Kotapadu	Devarapalle
19	Kasimkota	Kasimkota	Butchahyyapeta
20	Kotauratla	Kotauratla	Makavarapalem
21	Koyyuru	Koyyuru	Chintapalle
22	Madugula	Madugula	Paderu
23	Makavarapalem	Makavarapalem	Kasimkota
24	Munagapaka	Munagapaka	Atchutapuram
25	Munchingiputtu	Munchingiputtu	Pedabayalu
26	Nakkapalli	Nakkapalli	S Rayavaram
27	Narsipatnam	Narsipatnam	Golugonda
28	Nathavaram	Nathavaram	Golugonda
29	Paderu	Paderu	Gangaraju Madugula
30	Padmanabham	Padmanabham	Anandapuram
31	Paravada	Paravada	Anakapalli
32	Payakaraopeta	Payakaraopeta	Nakkapalli
33	Pedabayalu	Pedabayalu	Gangaraju Madugula
34	Pedagantyada	Pedagantyada	Paravada
35	Pendurthi	Pendurthi	Sabbavaram
36	Rambilli	Rambilli	Atchutapuram
37	Ravikamatham	Ravikamatham	Rolugunta
38	Rolugunta	Rolugunta	Narsipatnam
39	S Rayavaram	S Rayavaram	Rambilli
40	Sabbavaram	Sabbavaram	K Kotapadu
41	Visakhapatnam	Visakhapatnam	Anandapuram
42	Visakhapatnam (U)	Visakhapatnam (U)	Visakhapatnam
43	Yelamanchili	Yelamanchili	Rambilli

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.11

Pilot WBCIS for **Mango Plantations** in **East Godavari Dist.** Rabi 2011-12

List of **RUA - RWS - BWS**

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Addateegala	Addateegala	Rajavommangi
2	Ainavilli	Ainavilli	Mummidivaram
3	Alamuru	Alamuru	Kapileswarapuram
4	Allavaram	Allavaram	Amalapuram
5	Amalapuram	Amalapuram	Ainavilli
6	Ambajipeta	Ambajipeta	Amalapuram
7	Anaparthi	Anaparthi	Mandapeta
8	Atreyapuram	Atreyapuram	Rajahmundry®
9	Biccavolu	Biccavolu	Rangampeta
10	Devipatnam	Devipatnam	Rampachodavaram
11	Eleswaram	Eleswaram	Kirlampudi
12	Gandepalle	Gandepalle	Peddapuram
13	Gangavaram	Gangavaram	Rampachodavaram
14	Gokavaram	Gokavaram	Korukonda
15	Gollaprolu	Gollaprolu	Sankhavaram
16	Jaggampeta	Jaggampeta	Gandepalle
17	Kadiam	Kadiam	Atreyapuram
18	Kajuluru	Kajuluru	Karapa
19	Kakinada (U)	Kakinada (U)	Kakinada ®
20	Kakinada ®	Kakinada ®	Samalkota
21	Kapileswarapuram	Kapileswarapuram	Kothapeta
22	Karapa	Karapa	Pedapudi
23	Katrenikona	Katrenikona	Polavaram
24	Kirlampudi	Kirlampudi	Jaggampeta
25	Korukonda	Korukonda	Seethanagaram
26	Kotananduru	Kotananduru	Tuni
27	Kothapalle	Kothapalle	Gollaprolu
28	Kothapeta	Kothapeta	Ravulapalem
29	Malikipuram	Malikipuram	Razole
30	Mamidikuduru	Mamidikuduru	Allavaram
31	Mandapeta	Mandapeta	Rajanagaram
32	Maredumilli	Maredumilli	Ramavaram
33	Mummidivaram	Mummidivaram	Polavaram
34	P Gannavaram	P Gannavaram	Ambajipeta
35	Pamarru	Pamarru	Ainavilli
36	Pedapudi	Pedapudi	Biccavolu
37	Peddapuram	Peddapuram	Kirlampudi
38	Pithapuram	Pithapuram	Gollaprolu
39	Polavaram	Polavaram	Thallarevu
40	Prathipadu	Prathipadu	Eleswaram
41	Rajahmundry (U)	Rajahmundry (U)	Rajahmundry®
42	Rajahmundry®	Rajahmundry®	Rajanagaram
43	Rajanagaram	Rajanagaram	Korukonda
44	Rajavommangi	Rajavommangi	Kotananduru
45	Ramachandrapuram	Ramachandrapuram	Rayavaram
46	Ramavaram	Ramavaram	Addateegala
47	Rampachodavaram	Rampachodavaram	Maredumilli
48	Rangampeta	Rangampeta	Gandepalle
49	Ravulapalem	Ravulapalem	Atreyapuram
50	Rayavaram	Rayavaram	Kapileswarapuram
51	Razole	Razole	Mamidikuduru
52	Sakhinetipalle	Sakhinetipalle	Malikipuram
53	Samalkota	Samalkota	Peddapuram
54	Sankhavaram	Sankhavaram	Prathipadu
55	Seethanagaram	Seethanagaram	Devipatnam
56	Thallarevu	Thallarevu	Kajuluru
57	Thondangi	Thondangi	Sankhavaram
58	Tuni	Tuni	Thondangi
59	Uppalaguptam	Uppalaguptam	Katrenikona

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Annexure II.12

Pilot WBCIS for Mango Plantations in West Godavari Dist. Rabi 2011-12

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Achanta	Achanta	Poduru
2	Akiveedu	Akiveedu	Undi
3	Attili	Attili	Ganapavaram
4	Bheemavaram	Bheemavaram	Kalla
5	Bhimadole	Bhimadole	Unguturu
6	Buttayagudem	Buttayagudem	Polavaram
7	Chagallu	Chagallu	Nidadavole
8	Chintalapudi	Chintalapudi	T Narasapuram
9	D Tirumala	D Tirumala	Kamavarapukota
10	Denduluru	Denduluru	Bhimadole
11	Devarapalle	Devarapalle	Nallajerla
12	Eluru	Eluru	Denduluru
13	Ganapavaram	Ganapavaram	Pentapadu
14	Gopalapuram	Gopalapuram	Devarapalle
15	Iragavaram	Iragavaram	Penumantra
16	Jangareddigudem	Jangareddigudem	Koyyalagudem
17	Jeelugumilli	Jeelugumilli	Buttayagudem
18	Kalla	Kalla	Akiveedu
19	Kamavarapukota	Kamavarapukota	Lingapalem
20	Kovvur	Kovvur	Chagallu
21	Koyyalagudem	Koyyalagudem	Buttayagudem
22	Lingapalem	Lingapalem	Chintalapudi
23	Mogalthur	Mogalthur	Bheemavaram
24	Nallajerla	Nallajerla	Unguturu
25	Narasapuram	Narasapuram	Mogalthur
26	Nidadavole	Nidadavole	Tadepalligudem
27	Nidamaru	Nidamaru	Bhimadole
28	Palacole	Palacole	Veeravasaram
29	Palakoderu	Palakoderu	Bheemavaram
30	Pedapadu	Pedapadu	Eluru
31	Pedavegi	Pedavegi	Denduluru
32	Pentapadu	Pentapadu	Tadepalligudem
33	Penugonda	Penugonda	Achanta
34	Penumantra	Penumantra	Attili
35	Peravali	Peravali	Penugonda
36	Poduru	Poduru	Palacole
37	Polavaram	Polavaram	Gopalapuram
38	T Narasapuram	T Narasapuram	Jangareddigudem
39	Tadepalligudem	Tadepalligudem	Unguturu
40	Tanuku	Tanuku	Undrajavaram
41	Thallapudi	Thallapudi	Gopalapuram
42	Undi	Undi	Ganapavaram
43	Undrajavaram	Undrajavaram	Undrajavaram
44	Unguturu	Unguturu	Pentapadu
45	Veeravasaram	Veeravasaram	Palakoderu
46	Yelamanchili	Yelamanchili	Poduru

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.13

Pilot WBCIS for **Mango Plantations** in Krishna Dist. Rabi 2011-12

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	A Konduru	A Konduru	Vissannapet
2	Agiripalle	Agiripalle	Nizvid
3	Avanigadda	Avanigadda	Mopidevi
4	Bantumilli	Bantumilli	Pedana
5	Bapulapadu	Bapulapadu	Agiripalle
6	Challapalli	Challapalli	Ghantasala
7	Chandralapadu	Chandralapadu	Kanchikacherla
8	Chatrai	Chatrai	Musunuru
9	G Konduru	G Konduru	Mylavaram
10	Gampalagudem	Gampalagudem	Tiruvuru
11	Gannavaram	Gannavaram	Agiripalle
12	Ghantasala	Ghantasala	Pamidimukkala
13	Gudivada	Gudivada	Pedaparupudi
14	Gudlalleru	Gudlalleru	Gudivada
15	Gudur	Gudur	Ghantasala
16	Ibrahimpattam	Ibrahimpattam	G Konduru
17	Jaggayyapeta	Jaggayyapeta	Vatsavai
18	Kaikalur	Kaikalur	Kalidindi
19	Kalidindi	Kalidindi	Kruthivenu
20	Kanchikacherla	Kanchikacherla	Veerulapadu
21	Kankipadu	Kankipadu	Thotlavaluru
22	Koduru	Koduru	Machilipattam
23	Kruthivenu	Kruthivenu	Bantumilli
24	Machilipattam	Machilipattam	Gudur
25	Mandavalli	Mandavalli	Kaikalur
26	Mopidevi	Mopidevi	Challapalli
27	Movva	Movva	Ghantasala
28	Mudinepalli	Mudinepalli	Bantumilli
29	Musunuru	Musunuru	Nizvid
30	Mylavaram	Mylavaram	Reddigudem
31	Nagayalanka	Nagayalanka	Koduru
32	Nandigama	Nandigama	Chandralapadu
33	Nandivada	Nandivada	Mandavalli
34	Nizvid	Nizvid	Reddigudem
35	Pamaru	Pamaru	Gudlalleru
36	Pamidimukkala	Pamidimukkala	Movva
37	Pedana	Pedana	Gudlalleru
38	Pedaparupudi	Pedaparupudi	Unguturu
39	Penamaluru	Penamaluru	Vijayawada Urban
40	Penuganchipolu	Penuganchipolu	Nandigama
41	Reddigudem	Reddigudem	A Konduru
42	Thotlavaluru	Thotlavaluru	Pamidimukkala
43	Tiruvuru	Tiruvuru	A Konduru
44	Unguturu	Unguturu	Gannavaram
45	Vatsavai	Vatsavai	Penuganchipolu
46	Veerulapadu	Veerulapadu	Nandigama
47	Vijayawada Rural	Vijayawada Rural	G Konduru
48	Vijayawada Urban	Vijayawada Urban	Vijayawada Rural
49	Vissannapet	Vissannapet	Chatrai
50	Vuyyuru	Vuyyuru	Pedaparupudi

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.14

Pilot WBCIS for **Mango Plantations** in **Chittoor** Dist. Rabi 2011-12

List of **RUA - RWS - BWS**

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	B KOTHAKOTA	B KOTHAKOTA	KURABALAKOTA
2	BAIREDDI PALLE	BAIREDDI PALLE	PALAMANER
3	BANGARUPALEM	BANGARUPALEM	THAVANAMPALLE
4	BUCHINAIDU KHANDRIGA	BUCHINAIDU KHANDRIGA	THOTTAMBEDU
5	CHANDRAGIRI	CHANDRAGIRI	PAKALA
6	CHINNAGOTTIGALLU	CHINNAGOTTIGALLU	CHANDRAGIRI
7	CHITTOOR	CHITTOOR	GANGADHARA NELLORE
8	CHOWDEPALLE	CHOWDEPALLE	NIMMANAPALLE
9	GANGADHARA NELLORE	GANGADHARA NELLORE	S.R.PURAM
10	GANGAVARAM	GANGAVARAM	PALAMANER
11	GUDI PALLE	GUDI PALLE	SANTHI PURAM
12	GUDIPALA	GUDIPALA	CHITTOOR
13	GURRAMKONDA	GURRAMKONDA	PEDDAMANDYAM
14	IRALA	IRALA	PUTHALAPATTU
15	K.V.B.PURAM	K.V.B.PURAM	NAGALAPURAM
16	KALAKADA	KALAKADA	GURRAMKONDA
17	KALIKIRI	KALIKIRI	KAMBHAMVARIPALLE
18	KAMBHAMVARIPALLE	KAMBHAMVARIPALLE	PILERU
19	KARVETINAGAR	KARVETINAGAR	VEDURU KUPPAM
20	KUPPAM	KUPPAM	GUDI PALLE
21	KURABALAKOTA	KURABALAKOTA	MADANAPALLE
22	MADANAPALLE	MADANAPALLE	NIMMANAPALLE
23	MULAKALACHERUVU	MULAKALACHERUVU	B KOTHAKOTA
24	NAGALAPURAM	NAGALAPURAM	SATYAVEDU
25	NAGARI	NAGARI	NARAYANAVANAM
26	NARAYANAVANAM	NARAYANAVANAM	K.V.B.PURAM
27	NIMMANAPALLE	NIMMANAPALLE	VOYALPADU (VALMIKIPURAM)
28	NINDRA	NINDRA	NAGARI
29	PAKALA	PAKALA	PULICHERLA
30	PALAMANER	PALAMANER	BANGARUPALEM
31	PALASAMUDRAM	PALASAMUDRAM	SRIRANGARAJAPURAM
32	PEDDA PANJANI	PEDDA PANJANI	GANGAVARAM
33	PEDDAMANDYAM	PEDDAMANDYAM	THAMBALLAPALLE
34	PEDDATHIPPASAMUDRAM	PEDDATHIPPASAMUDRAM	B KOTHAKOTA
35	PENUMURU	PENUMURU	GANGADHARA NELLORE
36	PICHATUR	PICHATUR	NAGALAPURAM
37	PILERU	PILERU	ROMPICHERLA
38	PULICHERLA	PULICHERLA	SODAM
39	PUNGANUR	PUNGANUR	RAMASAMUDRAM
40	PUTHALAPATTU	PUTHALAPATTU	PENUMURU
41	PUTTUR	PUTTUR	KARVETINAGAR
42	RAMA KUPPAM	RAMA KUPPAM	VENKATAGIRI KOTA
43	RAMACHANDRAPURAM(Kammapuram)	RAMACHANDRAPURAM(Kammapuram)	CHANDRAGIRI
44	RAMASAMUDRAM	RAMASAMUDRAM	MADANAPALLE
45	RENIGUNTA	RENIGUNTA	TIRUPATI URBAN
46	ROMPICHERLA	ROMPICHERLA	CHINNAGOTTIGALLU
47	SANTHI PURAM	SANTHI PURAM	RAMA KUPPAM
48	SATYAVEDU	SATYAVEDU	VARADAIAHPALEM
49	SODAM	SODAM	CHOWDEPALLE
50	SOMALA	SOMALA	NIMMANAPALLE
51	SRIKALAHASTI	SRIKALAHASTI	YERPEDU
52	SRIRANGARAJAPURAM	SRIRANGARAJAPURAM	VEDURU KUPPAM
53	THAMBALLAPALLE	THAMBALLAPALLE	MULAKALACHERUVU
54	THAVANAMPALLE	THAVANAMPALLE	IRALA
55	THOTTAMBEDU	THOTTAMBEDU	SRIKALAHASTI
56	TIRUPATHI RURAL	TIRUPATHI RURAL	TIRUPATI URBAN
57	TIRUPATI URBAN	TIRUPATI URBAN	CHANDRAGIRI
58	VADAMALAPETA	VADAMALAPETA	NARAYANAVANAM
59	VARADAIAHPALEM	VARADAIAHPALEM	BUCHINAIDU KHANDRIGA
60	VEDURU KUPPAM	VEDURU KUPPAM	VEDURU KUPPAM
61	VENKATAGIRI KOTA	VENKATAGIRI KOTA	BAIREDDI PALLE
62	VIJAYA PURAM	VIJAYA PURAM	NINDRA
63	VOYALPADU (VALMIKIPURAM)	VOYALPADU (VALMIKIPURAM)	KALIKIRI
64	YADAMARI	YADAMARI	CHITTOOR
65	YERPEDU	YERPEDU	RENIGUNTA
66	YERRAVARIPALEM	YERRAVARIPALEM	CHINNAGOTTIGALLU

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.15

Pilot WBCIS for **Mango Plantations** in **Kurnool Dist.** Rabi 2011-12

List of **RUA - RWS - BWS**

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	ADONI	ADONI	ASPARI
2	ALLAGADDA	ALLAGADDA	UYYALAWADA
3	ALUR	ALUR	HALAHARVI
4	ASPARI	ASPARI	ADONI
5	ATMAKUR	ATMAKUR	VELGODU
6	BANAGANAPALLI	BANAGANAPALLI	OWK
7	BANDI ATMAKUR	BANDI ATMAKUR	MAHANANDI
8	BETHAMCHERLA	BETHAMCHERLA	BANAGANAPALLI
9	C.BELAGAL	C.BELAGAL	GUDUR
10	CHAGALAMARRI	CHAGALAMARRI	ALLAGADDA
11	CHIPPAGIRI	CHIPPAGIRI	ALUR
12	DEVANAKONDA	DEVANAKONDA	KRISHNAGIRI
13	DHONE	DHONE	VELDURTHY
14	DORNIPADU	DORNIPADU	ALLAGADDA
15	GADIVEMULA	GADIVEMULA	PANYAM
16	GONEGANDLA	GONEGANDLA	DEVANAKONDA
17	GOSPADU	GOSPADU	SIRIVEL
18	GUDUR	GUDUR	KODUMUR
19	HALAHARVI	HALAHARVI	CHIPPAGIRI
20	HOLAGUNDA	HOLAGUNDA	ADONI
21	J.BUNGLOW	J.BUNGLOW	MIDTHUR
22	KALLUR	KALLUR	VELDURTHY
23	KODUMUR	KODUMUR	KALLUR
24	KOILKUNTALA	KOILKUNTALA	BANAGANAPALLI
25	KOLIMIGUNDLA	KOLIMIGUNDLA	OWK
26	KOSIGI	KOSIGI	MANTRALAYAM
27	KOTHAPALLI	KOTHAPALLI	ATMAKUR
28	KOWTHALAM	KOWTHALAM	ADONI
29	KRISHNAGIRI	KRISHNAGIRI	DHONE
30	KURNOOL	KURNOOL	KALLUR
31	MADDIKERA	MADDIKERA	PATTIKONDA
32	MAHANANDI	MAHANANDI	SIRIVEL
33	MANTRALAYAM	MANTRALAYAM	NANDAVARAM
34	MIDTHUR	MIDTHUR	GADIVEMULA
35	NANDAVARAM	NANDAVARAM	YEMMIGANUR
36	NANDIKOTKUR	NANDIKOTKUR	MIDTHUR
37	NANDYAL	NANDYAL	MAHANANDI
38	ORVAKAL	ORVAKAL	PANYAM
39	OWK	OWK	PEAPULLY
40	PAGIDYALA	PAGIDYALA	J.BUNGLOW
41	PAMULAPADU	PAMULAPADU	J.BUNGLOW
42	PANYAM	PANYAM	NANDYAL
43	PATTIKONDA	PATTIKONDA	ASPARI
44	PEAPULLY	PEAPULLY	DHONE
45	PEDDAKADUBUR	PEDDAKADUBUR	ADONI
46	RUDRAVARAM	RUDRAVARAM	ALLAGADDA
47	SANJAMALA	SANJAMALA	OWK
48	SIRIVEL	SIRIVEL	RUDRAVARAM
49	SRISAILAM	SRISAILAM	ATMAKUR
50	TUGGALI	TUGGALI	PATTIKONDA
51	UYYALAWADA	UYYALAWADA	SANJAMALA
52	VELDURTHY	VELDURTHY	BETHAMCHERLA
53	VELGODU	VELGODU	BANDI ATMAKUR
54	YEMMIGANUR	YEMMIGANUR	GONEGANDLA

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.16

Pilot WBCIS for **Mango Plantations** in **Kadapa** Dist. Rabi 2011-12

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	ATLUR	ATLUR	BADVEL
2	B.KODUR	B.KODUR	PORUMAMILLA
3	B.MATTAM	B.MATTAM	B.KODUR
4	BADVEL	BADVEL	B.KODUR
5	CHAKRAYAPET	CHAKRAYAPET	GALIVEEDU
6	CHAPADU	CHAPADU	KHAJIPET
7	CHENNUR	CHENNUR	VALLUR
8	CHINNAMANDEM	CHINNAMANDEM	SAMBEPALLE
9	CHITVEL	CHITVEL	PENAGALUR
10	CK DINNE	CK DINNE	KADAPA
11	DUVVUR	DUVVUR	MYDUKUR
12	GALIVEEDU	GALIVEEDU	CHINNAMANDEM
13	GOPAVARAM	GOPAVARAM	BADVEL
14	JAMMALAMADUGU	JAMMALAMADUGU	MUDDANUR
15	KADAPA	KADAPA	CHENNUR
16	KALASAPADU	KALASAPADU	PORUMAMILLA
17	KAMALAPURAM	KAMALAPURAM	VALLUR
18	KHAJIPET	KHAJIPET	CHENNUR
19	KODUR	KODUR	OBULAVARIPALLI
20	KONDAPURAM	KONDAPURAM	MYLAVARAM
21	LAKKIREDDIPALLE	LAKKIREDDIPALLE	CHAKRAYAPET
22	LINGALA	LINGALA	SIMHADRI PURAM
23	MUDDANUR	MUDDANUR	YERRAGUNTALA
25	MYLAVARAM	MYLAVARAM	JAMMALAMADUGU
26	NANDALUR	NANDALUR	PENAGALUR
27	OBULAVARIPALLI	OBULAVARIPALLI	PULLAMPET
28	PEDDAMUDIUM	PEDDAMUDIUM	JAMMALAMADUGU
29	PENAGALUR	PENAGALUR	RAJAMPET
30	PENDLIMARRI	PENDLIMARRI	CK DINNE
31	PORUMAMILLA	PORUMAMILLA	GOPAVARAM
32	PRODDATUR	PRODDATUR	CHAPADU
33	PULIVENDULA	PULIVENDULA	LINGALA
34	PULLAMPET	PULLAMPET	CHITVEL
35	RAJAMPET	RAJAMPET	PULLAMPET
36	RAJUPALEM	RAJUPALEM	PRODDATUR
37	RAMAPURAM	RAMAPURAM	LAKKIREDDIPALLE
38	RAYACHOTY	RAYACHOTY	GALIVEEDU
24	S. MYDUKUR	MYDUKUR	KHAJIPET
39	S.A.KASINAYANA	S.A.KASINAYANA	KALASAPADU
40	SAMBEPALLE	SAMBEPALLE	TSUNDUPALLE
41	SIDHOUT	SIDHOUT	VONTIMITTA
42	SIMHADRI PURAM	SIMHADRI PURAM	THONDUR
43	THONDUR	THONDUR	MUDDANUR
44	TSUNDUPALLE	TSUNDUPALLE	VEERABALLE
45	VALLUR	VALLUR	KHAJIPET
46	VEERABALLE	VEERABALLE	RAMAPURAM
47	VEMPALLE	VEMPALLE	VEMULA
48	VEMULA	VEMULA	PULIVENDULA
49	VN PALLE	VN PALLE	VEMPALLE
50	VONTIMITTA	VONTIMITTA	NANDALUR
51	YERRAGUNTALA	YERRAGUNTALA	KAMALAPURAM

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13thFloor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

WEATHER BASED CROP INSURANCE SCHEME (Annexure III)
(‘Micro Insurance Product’)
Insurance Proposal Form

State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year

1. Details of Cultivator:

Name :		Name of Father/Husband :	
Address for Communication, with contact Phone No.		Bank Name : Account No. :	
Bank Branch & Address			

2. Details of Cropped Area proposed for Insurance:

Reference Unit Area (RUA)	Village	Land Identification Number (Survey Nos.)	Extent in Hectares	Nature of ownership (Owner/ Tenant/Share Cropper)

I hereby declare that the provisions of the **Weather Based Crop Insurance Scheme & the Product structure** therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other **Weather Based Crop Insurance Scheme** or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date:

Signature of Cultivator / Proposer

-----**(For use by the Bank / PACS / Insurance Intermediary)**-----

Crop	Total no. of trees	Category of trees basing on age of tree		Sum Insured (Rs.)	Gross Premium (Rs.)
		5-15 yrs	16-50 yrs		
Mango					

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

- No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

(Annexure III contd...)

GUIDELINES FOR COMPLETION OF THE FORM

1. Separate proposal forms to be submitted for each crop.
2. Please complete the Proposal Form in all respects.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

NOTE: The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.

Weather Based Crop Insurance Scheme (WBCIS) - Declaration Form (LOANEE)

FROM:

TO:

(Address of Nodal Bank with Contact Number)

Agriculture Insurance Company of India Limited (AIC), 8th Floor, United India Towers, Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the **WBCIS**, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season** _____ as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that
- i) All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the ‘Schedule’ below are included, and
 - ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Nodal Bank’s
Authorized Signatory :
Designation :

Signature and Seal
of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank: _____ NODAL BANK CODE : _____

State: _____ Season: _____ Year: _____ Crop: _____

District: _____ Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

Sum Insured for insured Crop per tree : Rs. 450/- for the age group 5-15 yrs and Rs.800/- for age group 16-50 yrs.
Applicable Net Premium Rate: 6%
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared total no. of trees	Category of trees based on age		Sum Insured (Rs.) (S.I per tree X total no. of trees)	Premium Remitted (Rs.)
				5-15 years	16-50 yrs		
1	Small/Marginal Cultivators						
2	Other Cultivators						
TOTAL							

DD / Cheque No: _____ DD / Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
9. **Specific guidelines for filling in the Schedule :**
 - (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
 - (vi) The Bank branches/PACSS shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme (WBCIS)
Declaration Form (NON-LOANEE)

FROM:

TO:

(Address of Nodal Bank with Contact Number)

Agriculture Insurance Company of India Limited (AIC), 8th Floor, United India Towers, Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the **Weather Based Crop Insurance Scheme (WBCIS)**, we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals **for the Season** _____ within the cut-off date, as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACSS under our jurisdiction, that
- i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under Weather Based Crop Insurance Scheme (WBCIS) are included in the Declaration, and
 - ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.(AIC) which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Nodal Bank’s
Authorized Signatory :
Designation :

Signature and Seal
of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank: _____ NODAL BANK CODE :

State: _____ Season: _____ Year: _____ Crop:

District: Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

Sum Insured for insured Crop per tree : Rs. 450/- for the age group 5-15 yrs and Rs.800/- for age group 16-50 yrs.
Applicable Net Premium Rate: **6%**
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared total no. of trees	Category of trees based on age		Sum Insured (Rs.) (S.I per tree X total no. of trees)	Premium Remitted (Rs.)
				5-15 years	16-50 yrs		
1	Small/Marginal Cultivators						
2	Other Cultivators						
TOTAL							

DD / Cheque No: _____ DD / Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC;
2) Guidelines for filling up Declarations are given overleaf.

**Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form
(Non Loanee)**

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
- 9. Specific guidelines for filling in the Schedule :**
 - (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
 - (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme - Declaration Form (NON-LOANEE) - Insurance Intermediary

FROM:

TO:

(Address of Insurance Intermediary with Contact Number)

Agriculture Insurance Company of India Limited (AIC), 8th Floor, United India Towers, Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the Weather Based Crop Insurance Scheme (WBCIS), we hereby consolidate the aggregate Sum Insured with respect to the Non Loanee Cultivators who submitted the Insurance Proposals **for the Season** within the cut-off date, as per the schedule given below and details given in annexed Listing Sheet:
2. It is certified on behalf of this insurance intermediary, that
- i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under WBCIS are included in this Declaration, and

ii) All guidelines with regard to coverage under WBCIS issued by Agriculture Insurance Company of India Ltd.(AIC) and SLCCCI notification which are in force have been followed.

Dated at this day of

Name of the Insurance Intermediary’s
Authorized Signatory :
Designation :

Signature and Seal
of Authorised Official
of the Insurance Intermediary

SCHEDULE

Declaration No. allotted by Insurance Intermediary (II): II’s CODE :

State: Season: Year: Crop:

District: Reference Unit Area: R W Station:
(as per Notification) (as per Notification)

Sum Insured for insured Crop per tree : Rs. 450/- for the age group 5-15 yrs and Rs.800/- for age group 16-50 yrs.
Applicable Net Premium Rate: 6%

Category of Cultivators		No. of Cultivators	Declared total no. of trees	Category of trees based on age		Sum Insured (Rs.) (S.I per tree X total no. of trees)	Premium Remitted (Rs.)
				5-15 years	16-50 yrs		
1	Small/Marginal Cultivators						
2	Other Cultivators						
TOTAL							

DD / Cheque No: DD/ Cheque Date: DD / Cheque Amount:

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO. DATE RECEIVED

- NOTE: 1) All code boxes shall be filled up by AIC;
2) Consolidated Declaration is accompanied by the individual proposals;
3) Guidelines for filling up Declarations are given overleaf.

Guidelines

For Filling up WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
 2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
 3. All code particulars (boxes) shall be filled up by AIC.
 4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of WBCIS.
 5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within **72 hours** from the receipt of the Insurance Proposals under WBCIS.
 6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
 7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
 8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.
- 9. Specific guidelines for filling in the Schedule :**
- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under WBCIS must be declared separately for “Small/Marginal Cultivators” and “Other Cultivators”. The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined ‘Sum Insured per hectare’ applicable for the crop, as per the Guidelines of the Scheme.
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WEATHER BASED CROP INSURANCE SCHEME,Rabi 2011-12 - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure - VII

Name of the Bank & Branch:

Crop: **MANGO**

LOANEE FARMERS

S.No	Name of the Cultivator, Father's Name	Address	Status of the Farmer - Owner/Tenent Farmer	Survey no.	Total no. of Trees & Age of trees	Location/ Address of Agricultural Land	Category of Farmer - S & M/ Others	Sum Insured Rs./-	Premium Contribution Rs./-	S.B A/c No. & details of farmer: Name of Bank, Branch Address & A/c.No.
1										
2										
3										
4										
5										
6										
7										
8										

Aut horised Signatory:

Place:

Date:

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WEATHER BASED CROP INSURANCE SCHEME, Rabi 2011-12 - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure - VIII

Name of the Bank & Branch:

Crop: **MANGO**

NON LOANEE FARMERS

S.No	Name of the Cultivator, Father's Name	Address	Status of the Farmer - Owner/Tenant Farmer	Survey no.	Total no. of Trees & Age of trees	Location/ Address of Agricultural Land	Category of Farmer - S & M/ Others	Sum Insured Rs./-	Premium Contribution Rs./-	S.B A/c No. & details of farmer: Name of Bank, Branch Address & A/c.No.
1										
2										
3										
4										
5										
6										
7										
8										

Aut horised Signatory:

Place:

Date:



Agriculture Insurance Company of India Limited

Regional office, 8th Floor, United India Towers, Basheerbagh ,Hyderabad – 500 029

Telefax: 23242363 Phone : 23242594, 23240235

WBCIS Guidelines to Nodal Banks in A.P for participating in WBCIS – Rabi, 2011-'12 in respect of Mango Plantations in the 16 notifying districts:

1. Weather Based Crop Insurance Scheme for Rabi 2011-12 season for **Mango Plantations** in Adilabad, Karimnagar, Mahabubnagar, Rangareddy, Nalgonda, Warangal, Khammam, Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, Krishna, Chittoor, Kurnool and Kadapa districts. The Loanee farmers would be covered under the Pilot WBCIS on Compulsory basis which as per guidelines of Govt. of India where it is voluntary for Non-loanee farmers.
2. Non-loanee farmers interested in the pilot WBCIS for the notified crop in the above mentioned districts can insure their Plantation through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
3. The sum insured is pre-defined & fixed per Mango Tree (there are two categories basing on the age of tree i.e., 5-15 yrs and 16-50 yrs).
4. **The criteria for covering Loanee Farmers:**
 - a) All those farmers eligible for availing loans from 1st July, 2011 to 31st December, 2011 and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan.
 - b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., Rs.450/- per tree in respect of 5-15 yrs age group category and Rs.800/- per tree in respect of 16-50 yrs age group category. 'Total number of trees in farmer's possession' for the notified crop as already declared by Loanee Farmer in the loan application from for the purpose of fixing his/her '**Maximum Borrowing Limit**' (MBL) by the Lending Financial Institution, multiplied by the **stipulated sum insured per tree** (category wise wherever applicable) will be the **actual sum insured** to be treated for payment of premium. Since the finance will be in terms of acre or hectare the premium table per tree/acre/hectare is furnished:

Annexure – IX contd....

Age of the Tree	Sum Insured Rs./-			Farmer Contribution of Premium		
	Per Tree	Per Acre	Per Hectare	Per Tree	Per Acre	Per Hectare
5-15 Yrs.	450	18,000	45,000	27	1,080	2,700
15-50 Yrs	800	32,000	80,000	48	1,920	4,800

- c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/dispensed as on the cut-off date prescribed for the purpose i.e., 31th December, 2011 shall be insured under the pilot WBCIS.
5. **A.** In case of Non-loanee farmers, the farmers shall declare the 'no. of trees under possession' for Notified Crop in the Insurance Proposal Form. Sum Insured will be equal to the declared no. of trees (Category wise wherever applicable) multiplied by sum insured per tree (as applicable).
- B.** In case the coverage shall have to be in acres/hectares, the same table of loanee can be followed for Sum Insured, Premium remittance etc.,
6. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rain gauge Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.
7. Copies of the 'Proposal Form', 'Loanee Declaration Format', and 'Non-loanee Declaration Format' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid **5%** of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.
8. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.

Notification of BANANA (Fruit) Crop under Pilot Weather Based Crop Insurance Scheme during Rabi 2011-12 season.

THE MAIN FEATURES / OPERATIONAL MODALITIES

Weather Based Crop Insurance Scheme (WBCIS) helps to mitigate the hardships of the farmers against the likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Temperature, Rainfall, Humidity etc. In accordance with the administrative instructions of the Department of Agriculture & Cooperation of Ministry of Agriculture, Government of India vide their letter **ref.no.13011/01/2008-credit II dated 10th March, 2011**, Government of Andhra Pradesh is implementing WBCIS on Pilot basis during Rabi, 2011-12 season for Banana Plantations in selected Mandals of Vijayanagaram, East Godavari and Kadapa districts.

1. CROP NOTIFIED:

BANANA Plantations in selected mandals of the districts of **Vizianagaram, East Godavari and Kadapa**

2. REFERENCE WEATHER STATIONS:

The lists of Reference Unit Areas (RUAs) in the respective districts notified along with a list of corresponding Reference Weather Stations (RWS) and Back up Weather Stations (BWS) is annexed (annexure-**IV, V & VI**). In case of non availability of weather data from the mentioned Reference Weather Stations or from Back up Weather Stations, as alternative, State Govt. Mandal level Rain gauge Stations/IMD Weather Stations will be considered for weather data updating.

3. AREA APPROACH:

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas situated around the reference weather stations, which is deemed to be reflective of the Reference Weather Stations' for weather data. To the extent feasible, such Reference Unit-Area shall be restricted to Mandal for notified weather parameters.

4. CULTIVATORS ELIGIBLE FOR COVERAGE:

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Plantation i.e., Banana in any of the Reference Unit Areas shall be eligible for coverage. The Scheme shall be:

Compulsory: For all LOANEE APPLICANT CULTIVATORS i.e. those who have sanctioned Credit Limit from Financial Institutions (Co.op Banks, Commercial Banks including private commercial Banks, RRB's etc.) for the Notified Crops in a Reference Unit Area.

Voluntary: For NON-LOANEE CULTIVATORS i.e. those who do not have Sanctioned Credit Limit from any Financial Institution for the Notified Crops in a Reference Unit Area.

5. PERILS COVERED:

Following are the weather perils, which are deemed to cause “Adverse Weather Incidence” affecting crop health, leading to crop loss, would be covered under the Scheme:

- i) High Relative Humidity
- ii) Excess Rainfall
- iii) High Temperature
- iv) High Wind Speed

6. RISK PERIOD: Risk period commences from 1st January, 2011 and will be in force till 31st May, 2012. The table containing the coverage periods at different phases is given here:

Table-1: Coverage details:

S.No	Name of the cover	Period: From ----- to -----
1	High Relative Humidity	1 st January, 2012 to 30 th April, 2012
2	Excess Rainfall	1 st February, 2012 to 31 st May, 2012
3	High Temperature	1 st March, 2012 to 31 st May, 2012
4	High Wind Speed	1 st February, 2012 to 31 st May, 2012

7. RISK ACCEPTANCE PERIOD:

From the date of notification till 31st December, 2011

8. SEASONALITY DISCIPLINE: Seasonality Discipline and the broad cut-off dates are indicated below:

Table-2:

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers
1	Cut off date for risk coverage	Having availed the Loan/Sanctioned Credit Limit from 01-07-2011 till 31 st January, 2012	Submission of Proposals on or before 31 st January, 2012
2	Submission of Decl. by Nodal Banks to AIC of India Ltd.,	On or before 29 th February, 2012	On or before 15 th February, 2012
3	Insurance Intermediaries/Micro Insurance Agents to AIC of India Ltd.,		On or before 15 th February, 2012

9. COVERAGE PROCEDURE:

- (a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS).
- (b) Insurance coverage of Non-loanee cultivators shall be through the existing network of (FIs) at the grass-root level; Dept. of Horticulture/Agriculture, the Insurance Intermediaries, Micro Insurance Agents and Authorised Representative of AIC.
- (c) Nodal Bank Branches shall be paid by AIC a service charge of 5% on the actual premium amount remitted by them, being in the nature of sharing the incidental management expenses incurred by them for servicing the Scheme.
- (d) Operational Modalities to the Financial Institutions are annexed here(annexure – **XIII**)

10. SUM INSURED:

Rs.1,00,000/- per hectare of Banana Plantations

Loanee Applicant Cultivator's: 'Area under cultivation' for the Notified Plantation as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL) "by the Lending FI, multiplied by the stipulated Sum Insured per hectare i.e., Rs.1,00,000/-.

Non-Loanee Cultivators: The Cultivators shall declare the 'area under cultivation' for each Notified Plantation in the Insurance Proposal Form.

11. PREMIUM RATE, SUBSIDY AND REMITTENCE OF PREMIUM:

A ready reckoner of Premium sharing, subsidy portion and farmer's Contribution is presented in the table. The farmer's contribution is exactly 50% of the total premium i.e. **6%** of Sum insured. The balance premium shall be shared by Central Govt. and Government of Andhra Pradesh on 50:50 basis and released as upfront subsidy and for AIC the risk incepts only upon receiving the full premium.

The premium shall be remitted through Demand Draft favoring "AIC of India, A/c no.**008010200023922** payable at **Hyderabad**". Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

TABLE SHOWING THE PREMIUM SHARING FOR BANANA PLANTATIONS						
S.I per hectare Rs./-	Actuarial Premium Rate	Premium Rs./-	Subsidy from State Govt. Rs./-	Subsidy from Govt. of India Rs./-	Farmers Contribution Rs./-	
					Per Acre	Per Hectare
1,00,000	11.50%	11,500	2,875	2,875	2,300	5,750

12. COMPENSATION PAY-OUT: Payout computation would be based on the notified weather parameters and the details of triggers are specified in the term sheets as shown in item 17. Maximum payout will be limited to Sum Insured.

TRIGGER WEATHER: Trigger Weather is pre-defined and being notified as per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement of Banana in different mandals of Vijayanagaram, East Godavari and Kadapa Districts. The relevant term sheets applicable for the selected mandals of the said districts are annexed herewith (Annexure **I.a to I.i, II.a to II.g & III.a to III.g**)

13. SUBMISSION & STORING OF WEATHER DATA: Weather data will be provided by Automatic Weather Stations set up by Andhra Pradesh State Disaster Mitigation Society of planning dept. of Govt. of Andhra Pradesh to AIC on day to day basis for the insured period i.e., from 1st December, 2011 to 31st May, 2012.

REFERENCE WEATHER STATION: This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., mandal (as detailed in the annexure) operating for the relevant Reference Unit Area for generating the Weather Data during the current season based on which payouts are processed.

BACK-UP WEATHER STATION: It is a substitute Weather Station to be used only in case the weather data from the specified Reference Weather Station for the current season is unavailable/defective for any reason. Names of both Reference and Back-up Weather Stations are detailed in annexure.

14. PAY-OUT DISBURSEMENT:

- (a) Pay-outs would normally be made by AIC to the Nodal Banks in respect of loanee and to insured non-loanee farmers who are enrolled directly or through other channels.
- (b) So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Payouts would be automatically computed by AIC on the basis of Actual Weather Data received and the Pay-out would be automatically credited to the Insured's Bank Account.

15. ADMINISTRATION OF THE SCHEME:

The Scheme shall be administered by AIC whose responsibilities are subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/Govt. Departments/Committees as laid down in the Scheme Document and its Operational Modalities.

16. PUBLICITY & AWARENESS:

Dept. of Horticulture/Agriculture would take up wide publicity and awareness camps in coordination with AIC to popularise the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

17. TERM SHEET:

The term sheets contain the details of triggers for Excess Rainfall, Relative Humidity, Temperature and Wind speed wherever applicable.

18. LIMITATIONS & DISCLAIMERS:

- (a) The Scheme is NOT a Yield Guarantee Scheme, and is based on “Area Approach” as opposed to “Individual Approach” – whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:
- (b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/ personal statement/ declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

Enclosures:

- 1. Annexure I.a to I.i -- Termsheet for Vijayanagaram District
 - 2. Annexure II.a to II.g -- Termsheet for East Godavari District
 - 3. Annexure III.a to III.g -- Termsheet for Kadapa Dist.
 - 4. Annexure IV -- Notified RUAs & List of AWS/BWS in Vizianagaram Dist.
 - 5. Annexure V -- Notified RUAs & List of AWS/BWS in East Godavari Dist.
 - 6. Annexure VI -- Notified RUAs & List of AWS/BWS in Kadapa Dist.
 - 7. Annexure VII -- WBCIS Proposal Form
 - 8. Annexure VIII -- WBCIS Declaration Form (Loanee)
 - 9. Annexure IX -- WBCIS Declaration Form (Non-loanee)
 - 10. Annexure X -- WBCIS Declaration Form (Insurance Intermediary)
 - 11. Annexure XI -- Proforma of List of Cultivators – Loanee Farmers
 - 12. Annexure XII -- Proforma of List of Cultivators – Non-loanee Farmers
 - 13. Annexure XIII -- WBCIS Guidelines for Bankers
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AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH** Annexure I.a
 District: **VIZIANAGARAM** Mandal: Gajapatinagaram, Mentada
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > **80** % For 4 6 8 Consecutive days
 Payout (Rs.) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > **42** °C For 3 5 7 Consecutive days
 Payout (Rs.) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 to 31-May-12

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH** Annexure I.b
 District: **VIZIANAGARAM** Mandal: Gantyada, Pusapatirega
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > **80** % For 4 6 8 Consecutive days
 Payout (Rs.) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > **42** °C For 3 5 7 Consecutive days
 Payout (Rs.) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 to 31-May-12

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH** Annexure I.c
 District: **VIZIANAGARAM** Mandal: Garugubilli, Komarada
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > **80** % For 4 6 8 Consecutive days
 Payout (Rs.) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > **42** °C For 3 5 7 Consecutive days
 Payout (Rs.) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 to 31-May-12

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop:	BANANA	UNIT:	HECTARE
State:	ANDHRA PRADESH	Annexure I.d	
District:	VIZIANAGARAM	Mandal:	JIYYAMMAVALASA
Reference Weather Station:	As per Notification	Backup Weather Station:	

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days
	Payout (Rs.)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition:	Daily Maximum Temperature >	42	°C For	3	5	7	Consecutive days
	Payout (Rs.)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 to 31-May-12

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop:	BANANA	UNIT:	HECTARE
State:	ANDHRA PRADESH	Annexure I.e	
District:	VIZIANAGARAM	Mandal:	KURUPAM
Reference Weather Station:	As per Notification	Backup Weather Station:	

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days
	Payout (Rs.)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition:	Daily Maximum Temperature >	42	°C For	3	5	7	Consecutive days
	Payout (Rs.)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 to 31-May-12

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH** Annexure I.f
 District: **VIZIANAGARAM** Mandal: Makkuva, Seethanagaram
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > **80** % For 4 6 8 Consecutive days
 Payout (Rs.) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > **42** °C For 3 5 7 Consecutive days
 Payout (Rs.) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 to 31-May-12

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop:	BANANA	UNIT:	HECTARE
State:	ANDHRA PRADESH		Annexure I.g
District:	VIZIANAGARAM	Mandal:	PACHIPENTA
Reference Weather Station:	As per Notification	Backup Weather Station:	

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days
	Payout (Rs.)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition:	Daily Maximum Temperature >	42	°C For	3	5	7	Consecutive days
	Payout (Rs.)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 to 31-May-12

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop:	BANANA	UNIT:	HECTARE
State:	ANDHRA PRADESH		Annexure I.h
District:	VIZIANAGARAM	Mandal:	S. KOTA
Reference Weather Station:	As per Notification	Backup Weather Station:	

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days
	Payout (Rs.)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	45	55	65	75	85	95
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition:	Daily Maximum Temperature >	42	°C For	3	5	7	Consecutive days
	Payout (Rs.)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 to 31-May-12

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	45	55	55	40	5000
	Trigger2(>)	60	65	65	55	10000
	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH** Annexure I.i
 District: **VIZIANAGARAM** Mandal: Saluru, Bobbili
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > **80** % For 4 6 8 Consecutive days
 Payout (Rs.) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	30	40	50	60	70	80
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > **42** °C For 3 5 7 Consecutive days
 Payout (Rs.) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 to 31-May-12

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: **BANANA** Annexure II.a UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **EAST GODAVARI** Mandal: **Ainavalli, Miummidivaram, Kothapeta**
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > **80** % For 4 6 8 Consecutive days
 Payout (Rs.) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > **42** °C For 4 6 8 Consecutive days
 Payout (Rs.) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 to 31-May-12

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)

Weather Based Crop Insurance Scheme Rabi 2011-12

T E R M S H E E T

Crop: **BANANA** Annexure II.b UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **EAST GODAVARI** Mandal: Amalapuram, Allavaram
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > **80** % For 4 6 8 Consecutive days
 Payout (Rs.) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > **42** °C For 4 6 8 Consecutive days
 Payout (Rs.) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 to 31-May-12

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: **BANANA** Annexure II.c UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **EAST GODAVARI** Mandal: Ambajipeta
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > **80** % For 4 6 8 Consecutive days
 Payout (Rs.) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > **42** °C For 4 6 8 Consecutive days
 Payout (Rs.) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 to 31-May-12

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: **BANANA** Annexure II.d UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **EAST GODAVARI** Mandal: Atreyapuram, Alamauru, Ravulapalem, Kadiam
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > **80** % For 4 6 8 Consecutive days
 Payout (Rs.) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > **42** °C For 4 6 8 Consecutive days
 Payout (Rs.) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 to 31-May-12

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop:	BANANA	Annexure II.e	UNIT: HECTARE
State:	ANDHRA PRADESH	Mandal: Kothapalli, Pithapuram, Prathipadu, Eleswaram, Kirlampudi, Jaggampeta,	
District:	EAST GODAVARI	Gandepalli, Thondangi, Sankavaram, Tuni	
Reference Weather Station:	As per Notification	Backup Weather Station:	

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days
Payout (Rs.)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	45	55	65	75	85	95
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Daily Maximum Temperature >	42	°C For	4	6	8	Consecutive days
Payout (Rs.)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 to 31-May-12

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
------------------	-------

Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: **BANANA** Annexure II.f UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **EAST GODAVARI** Mandal: Ravulapalem
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > **80** % For 4 6 8 Consecutive days
 Payout (Rs.) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > **42** °C For 4 6 8 Consecutive days
 Payout (Rs.) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 to 31-May-12

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop: **BANANA** Annexure II.g UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **EAST GODAVARI** Mandal: Razole, Mamidikuduru, Allavaram
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > **80** % For 4 6 8 Consecutive days
 Payout (Rs.) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	40	50	60	70	80	90
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > **42** °C For 4 6 8 Consecutive days
 Payout (Rs.) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 to 31-May-12

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2011-12
TERMSHEET

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH** Annexure III.a
 District: **CUDDAPAH** Mandal: Chitvel, Pullampeta
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 1-Jan-12 to 30-Apr-12
 Cover Definition: Daily Average Relative Humidity > **75** % For 4 6 8 Consecutive days
 Payout (Rs.) 5000 10000 20000

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-12 to 31-May-12
 Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	25	35	45	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
------------------	-------

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-12 to 31-May-12
 Cover Definition: Daily Maximum Temperature > **43** °C For 4 6 8 Consecutive days
 Payout (Rs.) 10000 20000 30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-12 to 31-May-12
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
------------------	-------

Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop:	BANANA	UNIT:	HECTARE
State:	ANDHRA PRADESH	Annexure III.b	
District:	CUDDAPAH	Mandal:	KODUR
Reference Weather Station:	As per Notification	Backup Weather Station:	

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition:	Daily Average Relative Humidity >	75	% For	4	6	8	Consecutive days
	Payout (Rs.)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	30	40	50	60	70	80
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition:	Daily Maximum Temperature >	43	°C For	4	6	8	Consecutive days
	Payout (Rs.)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 to 31-May-12

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)

Weather Based Crop Insurance Scheme Rabi 2011-12

TERMSHEET

Crop:	BANANA	UNIT:	HECTARE
State:	ANDHRA PRADESH	Annexure III.c	
District:	CUDDAPAH	Mandal:	LINGALA
Reference Weather Station:	As per Notification	Backup Weather Station:	

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition:	Daily Average Relative Humidity >	75	% For	4	6	8	Consecutive days
	Payout (Rs.)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	30	40	50	60	70	80
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
------------------	-------

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition:	Daily Maximum Temperature >	43	°C For	4	6	8	Consecutive days
	Payout (Rs.)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
------------------	-------

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 to 31-May-12

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
------------------	-------

Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2011-12
TERMSHEET

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH** Annexure III.d
 District: **CUDDAPAH** Mandal: **OBULAVARI**
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 1-Jan-12 to 30-Apr-12

Cover Definition: Daily Average Relative Humidity > **75** % For 4 6 8 Consecutive days
 Payout (Rs.) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-12 to 31-May-12

Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	25	35	45	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-12 to 31-May-12

Cover Definition: Daily Maximum Temperature > **43** °C For 4 6 8 Consecutive days
 Payout (Rs.) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-12 to 31-May-12

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2011-12
TERMSHEET

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH** Annexure III.e
 District: **CUDDAPAH** Mandal: **RAJAMPET**
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 1-Jan-12 to 30-Apr-12
 Cover Definition: Daily Average Relative Humidity > **75** % For 4 6 8 Consecutive days
 Payout (Rs.) 5000 10000 20000

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-12 to 31-May-12
 Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	30	40	50	60	70	80
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-12 to 31-May-12
 Cover Definition: Daily Maximum Temperature > **43** °C For 4 6 8 Consecutive days
 Payout (Rs.) 10000 20000 30000

MAX PAYOUT (Rs.)	30000
------------------	-------

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-12 to 31-May-12
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
------------------	-------

Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2011-12
TERMSHEET

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH** Annexure III.f
 District: **CUDDAPAH** Mandal: Simhadripuram, Pulivendula, Duvvur
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 1-Jan-12 to 30-Apr-12
 Cover Definition: Daily Average Relative Humidity > **75** % For 4 6 8 Consecutive days
 Payout (Rs.) 5000 10000 20000

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-12 to 31-May-12
 Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	30	40	50	60	70	80
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-12 to 31-May-12
 Cover Definition: Daily Maximum Temperature > **43** °C For 4 6 8 Consecutive days
 Payout (Rs.) 10000 20000 30000

MAX PAYOUT (Rs.)	30000
------------------	-------

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-12 to 31-May-12
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
------------------	-------

Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2011-12
TERMSHEET

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH** Annexure III.g
 District: **CUDDAPAH** Mandals: Vempalle, C K Dinne, Pendlimarri, Vemula, Sidhout
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 1-Jan-12 to 30-Apr-12
 Cover Definition: Daily Average Relative Humidity > **75** % For 4 6 8 Consecutive days
 Payout (Rs.) 5000 10000 20000

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-12 to 31-May-12
 Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-12 to 31-May-12
 Cover Definition: Daily Maximum Temperature > **43** °C For 4 6 8 Consecutive days
 Payout (Rs.) 10000 20000 30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-12 to 31-May-12
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

TOTAL SUM INSURED (Rs.)	100000
Gross Premium (Rs.)	12000
State Govt's Share (Rs.)	3000
Central Govt's Share (Rs.)	3000
Farmer's Share Prem. (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA limited

Pilot WBCIS for Banana Plantations in Vizianagaram District, Rabi 2011-'12

- List of RUA - RWS - BWS

S.No	Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	Bobbili	Bobbili	Seethanagaram
2	Gajapathinagaram	Gajapathinagaram	Mentada
3	Gantyada	Gantyada	Gajapathinagaram
4	Garugubilli	Garugubilli	Komarada
5	Jiyyammavalasa	Jiyyammavalasa	Garugubilli
6	Komarada	Komarada	Kurupam
7	Kurupam	Kurupam	Jiyyammavalasa
8	Makkuva	Makkuva	Seetanagaram
9	Mentada	Mentada	Pachipenta
10	Pachipenta	Pachipenta	Saluru
11	Pusapatirega	Pusapatirega	Gantyada
12	S. Kota	S. Kota	Gantyada
13	Saluru	Saluru	Makkuva
14	Seetanagaram	Seetanagaram	Garugubilli

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

AGRICULTURE INSURANCE COMPANY OF INDIA limited

Pilot WBCIS for Banana Plantations in **East Godavari** District, Rabi 2011-'12

- List of RUA - RWS - BWS

S.No	Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	Alamuru	Alamuru	Ravulapalem
2	Allavaram	Allavaram	Amalapuram
3	Amalapuram	Amalapuram	Inavilli
4	Ambajipeta	Ambajipeta	Inavilli
5	Atreyapuram	Atreyapuram	Alamuru
6	Eleswaram	Eleswaram	Prathipadu
7	Gandepalli	Gandepalli	Pithapuram
8	Inavilli	Inavilli	Mummidivaram
9	Jaggampeta	Jaggampeta	Kirlampudi
10	Kadium	Kadium	Alamuru
11	Kapileswram	Kapileswram	Alamuru
12	Kirlampudi	Kirlampudi	Prathipadu
13	Kothapalli	Kothapalli	Pithapuram
14	Kothapeta	Kothapeta	P Gannavaram
15	Mamidikuduru	Mamidikuduru	Allavaram
16	Mummidivaram	Mummidivaram	Kothapeta
17	P Gannavaram	P Gannavaram	Ambajipeta
18	Pithapuram	Pithapuram	Prathipadu
19	Prathipadu	Prathipadu	Eleswaram
20	Ravulapalem	Ravulapalem	Atreyapuram
21	Razole	Razole	Mamidikuduru
22	Sankavaram	Sankavaram	Thondangi
23	Thondangi	Thondangi	Kothapalli
24	Tuni	Tuni	Thondangi

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

AGRICULTURE INSURANCE COMPANY OF INDIA limited

Pilot WBCIS for Banana Plantations in **Kadapa** District, Rabi 2011-'12 - List of RUA - RWS - BWS

S.No	Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
4	C K Dinne	C K Dinne	Pendlimarri
1	Chitvel	Chitvel	Rajampet
6	Duvvur	Duvvur	Rajupalem
2	Kodur	Kodur	Obulavaripalle
3	Lingala	Lingala	Simhadripuram
11	Obulavaripalle	Obulavaripalle	Pullampet
5	Pendlimarri	Pendlimarri	Vempalle
7	Pulivendula	Pulivendula	Vemula
10	Pullampet	Pullampet	Chitvel
12	Rajampet	Rajampet	Pullampet
9	Sidhout	Sidhout	C K Dinne
13	Simhadripuram	Simhadripuram	Pulivendula
14	Vempalle	Vempalle	Vemula
8	Vemula	Vemula	Simhadripuram

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13thFloor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

WEATHER BASED CROP INSURANCE SCHEME
(‘Micro Insurance Product’)
Insurance Proposal Form

Annexure VII

State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year

1. Details of Cultivator:

Name :		Name of Father/Husband :	
Address for Communication, with contact Phone No.		Bank Name : Account No. :	
Bank Branch & Address			

2. Details of Cropped Area proposed for Insurance:

Reference Unit Area (RUA)	Village	Land Identification Number (Survey / Khasra Nos.)	Extent in Hectares	Nature of ownership (Owner/ Tenant/Share Cropper)

I hereby declare that the provisions of the **Weather Based Crop Insurance Scheme & the Product structure** therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other **Weather Based Crop Insurance Scheme** or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date: Signature of Cultivator / Proposer

-----**(For use by the Bank / PACS / Insurance Intermediary)**-----

Crop	Area in Hectares	Sum Insured (Rs.)	Applicable Net Premium (Farmer’s Share) (Rs.)

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

- No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

Annexure VII Contd.....

GUIDELINES FOR COMPLETION OF THE FORM

1. Separate proposal forms to be submitted for each crop.
2. Please complete the Proposal Form in all respects.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

NOTE: The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.

FORM: WBCIS-LC-2

Weather Based Crop Insurance Scheme (WBCIS) - Declaration Form (LOANEE)

FROM:

TO:

Annexure VIII

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **WBCIS**, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season** _____ as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that
- i) All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the ‘Schedule’ below are included, and

ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Nodal Bank’s
Authorized Signatory :
Designation :

Signature and Seal
Of **Authorized Nodal Bank Official**

SCHEDULE

Declaration No. allotted by Bank: _____ NODAL BANK CODE : _____

State: _____ Season: _____ Year: _____ Crop: _____

District: _____ Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

Sum Insured per Hectare for Notified Crop: _____ Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Applied / Sanctioned Sown Area (Hectares)	Sum Insured (Rs.) (S.I per ha X Area in ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD / Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)-----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
9. **Specific guidelines for filling in the Schedule :**
 - (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
 - (vi) The Bank branches/PACSS shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme (WBCIS)

FORM: WBCIS-NLC-3
Declaration Form (NON-LOANEE)
Annexure IX

FROM:

TO:

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the Weather Based Crop Insurance Scheme (WBCIS), we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals for the Season within the cut-off date, as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that
- i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under Weather Based Crop Insurance Scheme (WBCIS) are included in the Declaration, and

ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.(AIC) which are in force have been followed.

Dated at this day of

Name of the Nodal Bank’s
Authorized Signatory :
Designation :

Signature and Seal
of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank:

NODAL BANK CODE :

State:

Season:

Year:

Crop:

District:

Reference Unit Area:
(as per Notification)

R W Station:
(as per Notification)

Sum Insured for insured Crop per Hectare:

Applicable Net Premium Rate:
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: DD / Cheque Date: DD / Cheque Amount:

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)-----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC;
2) Guidelines for filling up Declarations are given overleaf.

**Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form
(Non Loanee)**

Annexure IX. Contd....

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
- 9. Specific guidelines for filling in the Schedule :**
 - (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
 - (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme - Declaration Form (NON-LOANEE) - Insurance Intermediary
Annexure X

FROM:

TO:

(Address of Insurance Intermediary with
Contact Number)

Agriculture Insurance Company of India
Limited (AIC), 8th Floor, United India Towers,
Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the Weather Based Crop Insurance Scheme (WBCIS), we hereby consolidate the aggregate Sum Insured with respect to the Non Loanee Cultivators who submitted the Insurance Proposals **for the Season** _____ within the cut-off date, as per the schedule given below and details given in annexed Listing Sheet:
2. It is certified on behalf of this insurance intermediary, that
- i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under WBCIS are included in this Declaration, and

ii) All guidelines with regard to coverage under WBCIS issued by Agriculture Insurance Company of India Ltd.(AIC) and SLCCCI notification which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Insurance Intermediary’s
Authorized Signatory :
Designation :

Signature and Seal
of Authorised Official
of the Insurance Intermediary

SCHEDULE

Declaration No. allotted by Insurance Intermediary (II):

II’s CODE :

State: _____ Season: _____ Year: _____ Crop: _____

District: _____Reference Unit Area: _____R W Station: _____

(as per Notification)

(as per Notification)

Sum Insured for insured Crop per Hectare : _____

Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD/ Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

- NOTE: 1) All code boxes shall be filled up by AIC;
2) Consolidated Declaration is accompanied by the individual proposals;
3) Guidelines for filling up Declarations are given overleaf.

Guidelines

For Filling up WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
3. All code particulars (boxes) shall be filled up by AIC.
4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of WBCIS.
5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within **72 hours** from the receipt of the Insurance Proposals under WBCIS.
6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.

9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under WBCIS must be declared separately for “Small/Marginal Cultivators” and “Other Cultivators”. The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined ‘Sum Insured per hectare’ applicable for the crop, as per the Guidelines of the Scheme.
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS RABI 2011-12 FOR BANANA PLANTATIONS - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure XI

Crop:			Name of the Bank & Branch:					LOANEE FARMERS			
S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium Rs./-	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											
Place:		Date:				Authorised Signatory:					

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS RABI 2011-12 FOR BANANA PLANTATIONS - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure XII

Crop: BANANA

Name of the Bank & Branch/Office of JDA/Broker:

NON LOANEE FARMERS

S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium Rs./-	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											
Place:		Date:				Authorised Signatory:					



Agriculture Insurance Company of India Limited

Regional office, 8th Floor, United India Towers, Basheerbagh, Hyderabad – 500 029

Telefax: 23242363 Phone : 23242594, 23240235

WBCIS Guidelines to Nodal Banks in A.P for participating in WBCIS Rabi, 2011-'12 in respect of Banana Plantations in Vijayanagaram, East Godavari and Kadapa dists.

1. Weather Based Crop Insurance Scheme for Rabi 2011-12 season for **Banana Plantations** in Vizianagaram, East Godavari and Kadapa districts. The Loanee farmers would be covered under the Pilot WBCIS on Compulsory basis which as per guidelines of Govt. of India where it is voluntary for Non-loanee farmers.
2. Non-loanee farmers interested in the pilot WBCIS for the notified crop in the above mentioned districts can insure their Plantation through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
3. The sum insured is pre-defined & fixed i.e., Rs.1,00,000/- per hectare
4. **The criteria for covering Loanee Farmers:**
 - a) All those farmers eligible for availing loans from 1st July, 2011 to 31st December, 2011 and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. All the KCC and Crop OD A/Cs where the sanctions are valid for three years shall be covered. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan. Since these loanee farmers cannot be covered under NAIS invariably the coverage under WBCIS shall be provided.
 - b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., **Rs.1,00,000/- per hectare (Rs.40,000/- per acre)**. **'Area under cultivation'** for the notified crop as already declared by Loanee Farmer in the loan application form for the purpose of fixing his/her **'Maximum Borrowing Limit' (MBL)** by the Lending Financial Institution, multiplied by the stipulated sum insured per acre will be the **actual sum insured** to be treated for payment of premium

- c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/dispensed as on the cut-off date prescribed for the purpose i.e., 31th December, 2011 shall be insured under the pilot WBCIS.

Illustration

For ready reference, an illustration is given hereunder to workout the Sum insured and Calculate the Premium since the procedure of coverage in respect of Loanee farmers is different from that of NAIS

Example: 1

If a farmer owns and cultivates **1hec** (2.5acres) Mango Plantations in any of the mandals of the districts of Vizianagaram, East Godavari and Kadapa districts , the coverage shall be based on the sanction of Crop production loan.

1hec* Rs.1,00,000/- (predefined sum insured)= **Rs.1,00,000/-**

Premium rate =**6%**

So Premium to be remitted=1,00,000*6%= **Rs.6,000/-** (Rounded off)

Premium to beremitted per acre= **Rs.2,400/-** (Rounded off)

5. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rainuage Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.
 6. Copies of the 'Proposal Form', 'Loanee Declaration Format', and 'Non-loanee Declaration Format' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid **5%** of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.
 7. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.
-